

	Loan Products							
Features	Premium Package	Low Rate Essentials	Green Home Loan	Green Plus Home Loan	Variable Rate Home Loan	EquitiSmart	Construction Loan	Land Loan
Description	Gateway's Package Loan	Gateway's Basic Loan	Properties featuring 3+ environmental attributes or 4-star up to 6.9-star energy efficiency ratings	7-star+ rated properties or Green Star Designed or Certified homes by GBCA	Gateway's Standard Home Loan	Gateway's Line of Credit	Gateway's Construction Loan	Gateway's Vacant Land Loan
Minimum Amount	\$150,000	\$50,000	\$250,000	\$250,000	\$20,000	\$20,000	\$50,000	\$50,000
Loan Term (years)	30	30	30	30	30	N/A	30	30
Fixed Rate Terms	1, 2, 3 or 5 years	✕	Option to split loan with Premium Package Fixed	Option to split loan with Premium Package Fixed	1, 2, 3 or 5 years	✕	✕	1, 2 & 3 years
Rate Lock Fees <sup>1</sup> (Fixed Rate only)	0.15%	N/A	N/A	N/A	0.15%	N/A	N/A	0.15%
Max LVR without LMI	80%	80%	80%	80%	80%	80%	80%	80%
Max LVR <sup>2</sup> - owner occupier	95% <sup>3</sup>	95% <sup>3</sup>	80%	80%	95% <sup>3</sup>	N/A	95% <sup>3</sup>	N/A
Max LVR <sup>12</sup> - investment	90%	90%	N/A	N/A	90%	N/A	90%	N/A
Interest Options	P&I, IO	P&I, IO	P&I, IO	P&I, IO	P&I, IO	IO	IO	P&I, IO
Repayment Options	W,F,M (IO - M only)	W,F,M (IO - M only)	W,F,M (IO - M only)	W,F,M (IO - M only)	W,F,M (IO - M only)	No min repayment required	M only	W,F,M (IO - M only)
Interest Only Term	Up to 5 years	Up to 5 years	Up to 5 years	Up to 5 years	Up to 5 years	Life of loan	Up to 5 years	Up to 5 years
Lump Sum Repayments	✓	✓	✓	✓	✓	✓	✓	✓
Establishment Fee <sup>4</sup>	Nil	Nil	Nil	Nil	\$200	\$200	\$200	\$200
Valuation Fee <sup>5</sup>	Nil (1st val then \$325)	Nil (1st val then \$325)	Nil (1st val then \$325)	Nil (1st val then \$325)	\$325	\$325	\$325	\$325
Package Fee	\$299 p.a.	N/A	\$299 p.a.	\$299 p.a.	N/A	N/A	N/A	N/A
Legal Fee <sup>6</sup>	Nil	\$275	Nil	Nil	\$275	\$275	\$275	\$275
Top Up Fee	Nil (1st top up <sup>7</sup> , then \$200)	\$200	Nil (1st top up <sup>7</sup> , then \$200)	Nil (1st top up <sup>7</sup> , then \$200)	\$200	\$200	\$200	\$200
Split Fee	N/A	Nil, up to 2 loan accounts. Fees apply thereafter	N/A	N/A	Nil, up to 2 loan accounts. Fees apply thereafter	Nil, up to 2 loan accounts. Fees apply thereafter	Nil, up to 2 loan accounts. Fees apply thereafter	Nil, up to 2 loan accounts. Fees apply thereafter
Security Variation Fee	Nil (1st var <sup>6</sup> then \$200)	\$200	Nil (1st var <sup>6</sup> then \$200)	Nil (1st var <sup>6</sup> then \$200)	\$200	\$200	\$200	\$200
Switch Fee	Nil (1st switch <sup>6</sup> then \$125)	\$125	Nil (1st switch <sup>6</sup> then \$125)	Nil (1st switch <sup>6</sup> then \$125)	\$125	\$125	\$125	\$125
Final Inspection Fee <sup>8,14</sup>	N/A	N/A	\$325	\$325	N/A	N/A	\$325	N/A
Progress Inspection Fee <sup>8,14</sup>	N/A	N/A	\$150	\$150	N/A	N/A	\$150	N/A
Exit Fee <sup>9</sup>	Nil (Early Repayment Adjustment on Fixed Rate)	Nil	Nil (Early Repayment Adjustment on Fixed Rate)	Nil (Early Repayment Adjustment on Fixed Rate)	Nil (Early Repayment Adjustment on Fixed Rate)	Nil	Nil	Nil (Early Repayment Adjustment on Fixed Rate)
Discharge Fee (per security)	\$300**	\$300**	\$300**	\$300**	\$300**	\$300**	\$300**	\$300**
Free Redraw <sup>10,13</sup>	✓	✓	✓	✓	✓	N/A	✓	✓
FreeOffset Account	Variable Rate Loans only	✕	Variable Rate Loans only	Variable Rate Loans only	Variable Rate Loans only	N/A	✓	Variable Rate Loans only
Visa Debit Card Access <sup>11</sup>	✓ (On Linked Transaction Account)	✓ On Linked Transaction Account)	✓ (On Linked Transaction Account)	✓ (On Linked Transaction Account)	✓ (On Linked Transaction Account)	✓	✓ (On Linked Transaction Account)	✓ (On Linked Transaction Account)

Legend      W – Weekly      P&I – Principal & Interest      F – Fortnightly      IO – Interest Only      M – Monthly

# Gateway Bank Home Loans

## Product Peek



1. Payable at time of Rate Lock Application and valid for 90 days

2. Inclusive of LMI (lower max LVRs may apply for other loan purposes)

3. Maximum LVR of 95% for Principal & Interest loans or 90% for Interest only loans

4. Charged at settlement

5. Applies to standard single residential dwellings to \$1 million in Metropolitan locations and \$500,000 in Regional locations

6. Applies to loans with standard personal borrowers and single residential security properties. Additional solicitor's fees may apply to loans with incorporated borrowers / guarantors, loans with guarantors or loans with multiple security properties

7. Annually from loan anniversary date

8. A Progress Inspection Fee may become payable at cost if one or more inspections are required during the Construction period. Fee may vary for non-standard inspections e.g. remote localities, large scale projects etc. An additional Progress Payment Fee of \$150 per payment applies if more than 5 Progress draw downs are required

9. Early Repayment adjustment is payable if Gateway suffers a loss when you payout your loan in full during any fixed rate period

10. Redraw available on variable rate loans only (minimum redraw amount \$500)

11. Only available on Gateway's Everyday Savings, Loan Offset or Edge Account

12. Effective 6 August 2015, new home loan applications with investment as the loan purpose are limited to a maximum LVR of 90%

13. Fee-free redraws are only available through Online Banking, any other form of request will incur a \$5 redraw fee

14. An additional valuation fee may apply for non-standard properties

\*\* Applies to loans contracted from 31 March 2016. Contracts prior to this date will incur a \$95 discharge fee

All loan applications are subject to Gateway's standard credit assessment criteria