

EquitiSmart Home Loan

v11 Details are current as at 01 February 2018

www.gatewaybank.com.au



Gateway Bank Ltd
ABN 47 087 650 093

AFSL/Australian Credit Licence Number 238293

Product description		Want to unleash the potential of your home's equity? A Gateway EquitiSmart Home Loan is packed with benefits and allows you to access the equity in your property to meet your changing needs. This might include paying for home renovations, starting a share portfolio or going on your dream holiday. You even have the option of splitting your home loan to enjoy the best of both worlds.
Loan amount		Minimum \$20,000 Maximum \$1,000,000
Maximum Loan to Value Ratio	✓	80% of security property value
Flexible loan term	✓ ✓	No minimum term No maximum term
Access options	✓	Convenient 24/7 Online Banking access with a free Visa Debit Card*
Repayment options	✓	No minimum repayments required, as long as the loan balance is maintained within the approved limit
No hidden fees	✓ ✓ ✓ ✓ ✓ ✓	No annual fee or ongoing loan administration fee Establishment fee and Legal fee payable on settlement No draw down or facility fees Loan variation fee may apply when changing the structure on an existing Gateway home loan Discharge fee payable when discharging your mortgage with Gateway For other fees, view our Loan Accounts Fees and Charges

To learn more about Gateway Home Loans call **1300 302 474** or email loans@gatewaybank.com.au

Visit www.gatewaybank.com.au/home-loan-interest-rates to view current interest rates

Important information: Applications for finance are subject to our standard credit assessment criteria. Full terms and conditions are available on application. Other fees and charges may apply. You should consider if a Visa Debit Card or Online Banking is right for you.

*Gateway Members can now access an even wider network of ATMs in Australia, fee-free. ATM fees apply if overseas ATMs are accessed.