

A home to call your own,
for what comes *next*.

Home Loans



bankofus.com.au



You've come to the right place.

We do home loans. Whether you are buying, building or re-financing we have a range of home and residential investment loans for you to choose from. You'll also get great customer service from a Lending Specialist who gets you.

So what's good about Bank of us Home Loans?

Let us lay it out for you...

- We have competitive low interest rates across our home and residential investment loans.
- We can offer an extended loan term (up to 40 years) in certain circumstances to help with getting into your home sooner#.
- We also have access to Government schemes and programs like MyHome and the Australian Government 5% Deposit Scheme that make it easier for Tasmanians to buy their home.
- You can choose from a variable or fixed rate, with fixed rate terms ranging from 1-5 years.
- Make additional repayments (even on a fixed rate loan)*, to save yourself money across the life of the loan.
- You can manage your loan, the way you want to. Think weekly or fortnightly repayments^ or pay less interest with a 100% loan offset account (where available).
- Bit short on cash and ahead on your loan repayments? Redraw your money for free.

Helpful tools

Do you want to know your borrowing power, calculate repayments or compare loans? Visit bankofus.com.au/homeloans to find a range of handy tools. And if you have any questions, give us a call.



Our comparison guide to Home Loans

	FlexiDiscount	Topline	FlexiLine (Line of credit)
Variable Interest rate	Yes	Yes	Yes
1-5 year fixed rate options	Yes	No	No
Extended loan term (up to 40 yrs) available#	Yes	Yes	No
Monthly service fee	No	No	\$10
Loan offset account available	No	Yes	No
Make additional repayments any time. With FlexiDiscount, you can even do this during the fixed rate period.	Yes	Yes	N/A
Redraw available	Yes	Yes	N/A
Minimum loan amount	\$20,000	\$20,000	\$20,000

Our comparison guide to Residential Investment Loans

	FlexiChoice	Topline
Variable interest rate	Yes	Yes
1-5 year fixed rate options	Yes	No
Monthly service fee	No	No
Interest only option available	Yes	Yes
Loan offset account available	No	Yes
Make additional repayments any time. With FlexiChoice, you can even do this during the fixed rate period.	Yes	Yes
Redraw available	Yes	Yes
Minimum loan amount	\$20,000	\$20,000

We could help you into your own home sooner.

Whether you're a first home buyer, you're stuck on the rental treadmill or you're simply struggling to put together a deposit, we have ways to help you into your own home sooner. See all the options available to you below.

Extended Home Loan Term Option

If you're finding it hard to be approved for a home loan over a 30-year term, we can assess your loan over a longer period of time, up to 40 years. This reduces the required monthly repayment which could make all the difference.

Find out more at bankofus.com.au/extended-loan-term

MyHome

MyHome is a Tasmanian Government initiative aimed at assisting eligible home buyers to build or purchase a home to live in. Under MyHome, an eligible home buyer's home will be jointly purchased with Homes Tasmania, enabling owner occupier home buyers to buy their own home sooner.

Find out more at bankofus.com.au/my-home





The Australian Government 5% Deposit Scheme

The Australian Government 5% Deposit Scheme is a Federal Government Scheme that helps first home buyers with a minimum 5% deposit own their first home sooner. For single legal guardians, the minimum deposit is 2%. The scheme is designed to reduce the upfront costs associated with home ownership by removing the need to purchase Lenders Mortgage Insurance.

Find out more at bankofus.com.au/home-guarantee-scheme

bankofus.com.au 1300 306 716

Our Home Loans

Buying, building or refinancing, whatever stage you're at, our home loans are designed to give you flexibility and control, so you can shape your loan around your life.

FlexiDiscount Home Loan

Our FlexiDiscount Home Loan has simple yet solid features. You can choose a variable or fixed rate, enjoy no monthly fees, and benefit from a competitive interest rate.

You can stay in control with flexible repayment options[^]: weekly, fortnightly or monthly and make extra repayments whenever it suits you, without penalty. If you get ahead, you can access those additional funds through redraw when you need them.

Topline Home Loan

Our Topline Home Loan helps you make your money work harder.

Featuring a competitive variable interest rate, it comes with a handy offset account so you can reduce the amount of interest you pay over time. There are no monthly fees, and you can choose a repayment schedule that works for you[^].



Our Residential Investment Loans

If you're just starting out or growing your property portfolio, our residential investment loans are designed to help you achieve your goals with confidence.

Flexichoice Residential Investment Loan



Our FlexiChoice Residential Investment loan is designed to work with your investment strategy. Choose from a fixed or variable interest rate with options for principal and interest or interest only repayments. There are no monthly fees, and you have the flexibility to make extra repayments anytime.*

If you get ahead on your loan, redraw is available when you need access to funds.

Topline Residential Investment Loan

Our Topline's offset facility gives you the ability to keep your cash fully accessible while you pay down your loan. A variable interest rate loan, it also offers the flexibility of interest-only repayments, so you can tailor your loan to suit your goals. And if you are ahead on your loan repayments, and need to access those funds, you can free of charge via redraw.

For more information visit bankofus.com.au/home-loans

bankofus.com.au 1300 306 716

All the ways you can bank with us



In-person

We have 7 stores around the state. Head to bankofus.com.au to find the one closest to you.



Tap your device

Add your Visa debit or credit card to your compatible device and make mobile payments easily and securely.



SmartBanking app

Do your banking on the go, on your phone.



By phone

Call our Tasmanian Contact Centre on **1300 306 716** from Monday to Friday during business hours.



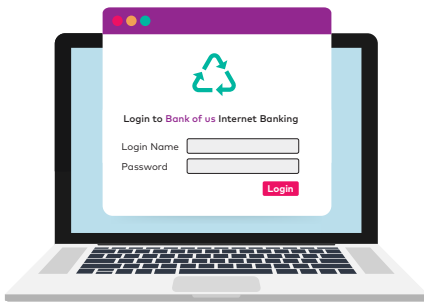
Online

Internet Banking, 24 hours-a-day, 7 days-a-week at bankofus.com.au



Visa Card

ATM and EFTPOS access and lets you pay online.



Bank statements can use a lot of paper, so we prefer to go digital!

We email you when your statement is ready and it will be securely delivered straight to your Internet Banking inbox—better for you and the environment. You can check your statements anytime.

Bank of us lending criteria, terms and conditions including fees and charges apply. Full details are available on application. #Specific criteria applies to the availability of our extended loan term offer including the requirement to purchase lenders mortgage insurance - please contact us for further details. *Subject to satisfying the minimum monthly repayment detailed in the loan contract. *Full repayment of a fixed rate loan during the fixed rate period may incur a Break Cost Fee. This information is current at the time of printing and is subject to change without notice. Bank of us is a trading name of B&E Ltd ABN 32 087 652 088 AFSL & Australian Credit Licence 236870.