

Home Loans

Home
loan?



Bank of us.

Well, guess what?

You've come to the right place.

We do home loans. And what's even better, there's no bank-speak here. Life's hard enough these days, without having to go back to school just so you can compare loans.

So what's good about Bank of us home loans?



Let me lay it out for you.

A Bank of us home loan isn't complicated or tricky.

- We have competitive low interest rates.
- No application fees.
- You can choose from a variable or fixed rate.
- And make additional repayments (even on a fixed loan).
- Maybe you'd like fee-free everyday banking?
- Take 1 month off repayments every year*, when you decide you need it most.
- You can manage your loan, the way you want to. Think weekly or fortnightly payments# or pay less interest with a 100% offset account.
- Bit short on cash and you're ahead on your loan repayments? Redraw your money for free.

Don't know your LVRs from your LMIs? Fear not – our website is chock full of useful info to help you make sense of it all. Go to bankofus.com.au/homeloans and we'll have you talking the talk in no time.

What else do you want to know?

We know you might want to chat with us about refinancing your existing home loan, or building your own home. Maybe you're looking to upgrade or be a contestant on the next renovating reality tv series? Well, we can help... with almost all of those things. Get in touch and we'll tell you how.

Our super-simple guide to Bank of us home loans

	FlexiDiscount	TopLine	FlexiLine
Variable Interest Rate	Yes	Yes	Yes
1 - 5 year Fixed Rate Options	Yes	No	No
Monthly Service Fee	No	No	\$10
Mortgage Offset Account	No	Yes	N/A
Additional Payments Allowed	Yes	Yes	N/A
Redraw available	Yes	Yes	N/A
Minimum Loan Amount	\$20,000	\$20,000	\$20,000

Residential Investment Loans	FlexiChoice	TopLine	FlexiLine
Variable Interest Rate	Yes	Yes	Yes
1 - 5 year Fixed Rate Options	Yes	No	No
Monthly Service Fee	\$10	No	\$10
Interest Only Option	Yes	Yes	Yes

Pssst...

Oh, and we can sort you out with your insurance^ too. You'll need home and contents but... we can take you through all of this when we get together.



Check out your accounts with Internet Banking



24 HOURS A DAY
7 DAYS A WEEK
365 DAYS A YEAR

Talk to us!

Getting in touch is easy. If you ring us, you'll speak to a real-live person in Tassie. Home loans can be confusing, especially if you're new to the home buying game. We're all different (you, me and that girl behind you over there) and that means loans are different too. We need to find out more about you, so we can put together a home loan that fits you like a glove or a one size too small onesie.

Speaking of catching up...

No need to take time off work to come to see us... Have wheels, will travel. We love a bit of banking on the move. Just give us a call or fill in our easy-as online form and we'll get in touch with you.



Want to crunch some numbers to work out your borrowing power before we chat? Jump online and plug your info into our super handy calculator to see how much you can borrow.

So many ways to bank with us.



Up close and personal

Pop into any of our Retail Stores. We'd love to see you. Go to **bankofus.com.au** to find your nearest one.



Download us

Banking on the go has never been easier with our super-smart SmartBanking App.



Call us on 1300 306 716

Our Contact Centre is right here in Tasmania and open from **8.30am–5.30pm, Monday to Friday.**



Visa Card

Gives you ATM & EFTPOS access and lets you pay online.



Anywhere, anytime

Login to Internet Banking 24 hours a day, 7 days a week.

We're social



The small, small print.

Bank of us lending criteria, terms and conditions including fees and charges apply. Full details are available on application.

*Subject to prior approval and confirming that your home loan is at least one full repayment in advance at that time.

#Subject to satisfying the minimum monthly repayment detailed in the loan contract. ^In offering general insurance products, Bank of us acts under its own Financial Services Licence and under an agreement with CGU. CGU insurance products are underwritten by Insurance Australia Limited ABN 11 000 016 722 AFS Licence No. 227681. 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.