

# Variable Rate Home Loan

v12 Details are current as at 26 August 2019

[www.gatewaybank.com.au](http://www.gatewaybank.com.au)

<b>Product description</b>	Looking for a home loan with a competitive rate that won't limit your options? Whether you're planning on purchasing a home or refinancing an existing loan, this home loan offers flexibility and choice to suit you. You can also split your loan to combine the assurance of a Fixed Rate with the flexibility of a Variable Rate. We have redraw and offset facilities to help you save on interest costs, keeping more money in your wallet.
<b>Loan amount</b>	Minimum \$20,000 Maximum \$2,000,000
<b>Maximum LVR (including LMI)</b>	<ul style="list-style-type: none"> <li>✓ Up to 95% of security property value for owner-occupier purchases or refinances. Up to 90% for applications with investment as the loan purpose or security.</li> <li>✓ LMI required if borrowing more than 80% of the security property value.</li> </ul>
<b>Flexible loan term</b>	<ul style="list-style-type: none"> <li>✓ No minimum term</li> <li>✓ Up to 30 years</li> </ul>
<b>Redraw facility</b>	<ul style="list-style-type: none"> <li>✓ Have the flexibility of making additional repayments to reduce your interest costs and then access these funds when needed through our Redraw Facility</li> <li>✓ Easily withdraw additional funds via Online Banking to save you time</li> </ul>
<b>100% Loan Offset Account</b>	<ul style="list-style-type: none"> <li>✓ Save on interest costs to keep more money in your pocket</li> <li>✓ Easily access funds via Online Banking to save you time</li> </ul>
<b>Access options</b>	<ul style="list-style-type: none"> <li>✓ Convenient 24/7 access to your Everyday Savings or 100% Loan Offset Account with a free Visa Debit Card*</li> </ul>
<b>Repayment options</b>	<ul style="list-style-type: none"> <li>✓ Principal &amp; Interest or Interest Only (up to 5 years)</li> <li>✓ Weekly, Fortnightly or Monthly (Monthly for Interest Only)</li> <li>✓ Pay your loan off faster and save on interest costs with unlimited additional repayments</li> </ul>
<b>No hidden fees</b>	<ul style="list-style-type: none"> <li>✓ No annual fee or ongoing administration fee</li> <li>✓ Establishment fee and Legal fee payable on settlement</li> <li>✓ Loan variation fees may apply when changing the structure of an existing Gateway loan</li> <li>✓ Discharge fee payable when discharging your mortgage with Gateway</li> <li>✓ For other fees, view our Loan Accounts Fees and Charges</li> </ul>

To learn more about Gateway Home Loans call **1300 302 474**  
or email [loans@gatewaybank.com.au](mailto:loans@gatewaybank.com.au)

Visit [www.gatewaybank.com.au/home-loan-interest-rates](http://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, Online Banking, 100% Loan Offset account or an Everyday Savings account 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.