

# Green Plus Home Loan

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

Details are current as at 3 July 2023

Gateway Bank Ltd  
ABN 47 087 650 093  
AFSL/ACL 238293



<b>Product description</b>	A home loan designed to give you the flexibility and benefits of a Premium Package while rewarding you with a great rate for making environmental enhancements to your home.
<b>Purpose</b>	Owner Occupied - New and Existing Purchases or Refinance
<b>Loan Amount</b>	Minimum \$250,000 Maximum \$2,000,000
<b>Eligibility criteria</b>	<p><b>New and existing properties which already have environmental features:</b></p> <ul style="list-style-type: none"> <li>A NatHERS certificate completed by a NatHERS Accredited Assessor showing an energy efficiency rating of 7-stars or above, or</li> <li>A Residential Efficiency Scorecard certificate completed by an accredited assessor showing a minimum energy efficiency rating of 7 stars or above. (For security property in the ACT, which has its own system for energy rating, a certificate from an accredited assessor licensed in the ACT showing at least a 7 star rating).</li> <li>A Green Building Council of Australia (GBCA) certificate confirming the property is a Green Star Designed or Certified home. (For security property in the ACT, which has its own system for energy rating, a certificate from an accredited assessor licensed in the ACT showing at least a 7 Star rating)</li> </ul> <p><b>Looking to make environmental enhancements to your home:</b></p> <ul style="list-style-type: none"> <li>A Residential Efficiency Scorecard certificate completed by an accredited assessor showing an energy efficiency rating of 7 stars or above within 12 months of the loan funded date.</li> </ul>
<b>Interest Rate type</b>	Variable and/or ability to split with a Premium Package Fixed Loan 1, 2, 3 and 5 year fixed terms available
<b>Maximum LVR</b>	Up to 80% LVR
<b>Redraw facility</b>	<ul style="list-style-type: none"> <li>Have the flexibility to make unlimited additional repayments to reduce the interest on your variable rate loan</li> <li>Available on Variable Rate only</li> </ul>
<b>100% Loan offset account</b>	<ul style="list-style-type: none"> <li>Save on interest costs and keep more money in your pocket, whilst easy access to your funds via Online Banking</li> <li>Up to 10 Offset Accounts can be linked to a loan account</li> <li>Available on Variable Rate only</li> </ul>
<b>Repayment options</b>	<ul style="list-style-type: none"> <li>Principal &amp; Interest</li> <li>Interest Only (Only available during construction period)</li> <li>Weekly, Fortnightly or Monthly (Monthly for Interest Only)</li> </ul>
<b>Interest calculated</b>	Daily, charged monthly
<b>Access options</b>	Access your funds with a Edge transaction account or 100% Loan offset account with a Visa Eco Debit Card*
<b>Package Extras</b>	<ul style="list-style-type: none"> <li>Earn an extra 0.10%p.a. on your Term Deposit accounts</li> <li>Enjoy a 10% discount off CGU General Insurance premiums</li> <li>At least a 0.25% discount from Gateway's Premium Package Variable Rate (LVR up to 80%) Home Loan<sup>2</sup></li> </ul>
<b>Fees</b>	<ul style="list-style-type: none"> <li>Annual Package fee \$299 payable on settlement and annually thereafter</li> <li>Free loan variation<sup>^</sup></li> <li>Discharge fee payable when discharging your mortgage with Gateway</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. 100% Loan Offset Account and Redraw Facility are only available when the loan has a variable rate. Insurance is issued by CGU Insurance Limited ABN 27004 478 371 AFSL 238291. You should consider if a Visa Debit Card, Term Deposit Account, CGU Insurance, 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. ^Covers one request annually from loan anniversary date. <sup>2</sup>The Green Plus Home Loan interest rate will have at least a 0.25%pa discount from Gateway's Premium Package Variable Rate (LVR up to 80%) Home Loan. This does not apply to Special Offer Premium Package interest rates. This product is not eligible for borrowers under The Home Guarantee Scheme.