

Investor Green Plus Home Loan

www.gatewaybank.com.au

Details are current as at 3 July 2023

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


Product description	A home loan for forward-thinking investors seeking environmentally conscious properties with a 7-star rating or higher with the flexibility and benefits of a Premium Package home loan.
Purpose	Investor - New and Existing Purchases or Refinance
Loan Amount	Minimum \$250,000 Maximum \$2,000,000
Eligibility criteria	<p>New and existing properties which already have environmental features:</p> <ul style="list-style-type: none"> • A NatHERS certificate showing an energy efficiency rating of 7-stars or above, or • A Residential Efficiency Scorecard certificate showing an energy efficiency rating of 7 stars or above, or • A Green Building Council of Australia (GBCA) certificate confirming the property is a Green Star Designed or Certified home. <p>(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).</p>
Interest Rate type	Variable and/or ability to split with a Premium Package Fixed Loan 1, 2, 3 and 5 year fixed terms available
Maximum LVR	Up to 80% LVR
Redraw facility	<ul style="list-style-type: none"> • Have the flexibility to make unlimited additional repayments to reduce the interest on your variable rate loan • Available on Variable Rate only
100% Loan offset account	<ul style="list-style-type: none"> • Save on interest costs and keep more money in your pocket, whilst easy access to your funds via Online Banking • Up to 10 Offset Accounts can be linked to a loan account • Available on Variable Rate only
Repayment options	<ul style="list-style-type: none"> • Principal & Interest • Interest Only • Weekly, Fortnightly or Monthly (Monthly for Interest Only)
Interest calculated	Daily, charged monthly
Access options	Access your funds with an Edge transaction account or 100% Loan offset account with a Visa Eco Debit Card*
Extras	<ul style="list-style-type: none"> • Earn an extra 0.10%p.a. on your Term Deposit accounts
Interest Rate	<ul style="list-style-type: none"> • The Investor Green Plus Home Loan interest rate will have at least a 0.25%p.a. discount from Gateway's Investor Premium Package Variable Rate (LVR up to 80%) Home Loan
Fees	<ul style="list-style-type: none"> • Annual Package fee \$299 payable on settlement and annually thereafter • Free loan variation[^] • Discharge fee payable when discharging your mortgage with Gateway

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. 100% Loan Offset Account and Redraw Facility are only available when the loan has a variable rate. You should consider if a Visa Debit Card, Term Deposit Account, Online Banking, 100% Loan Offset Account or an Everyday Savings Account is right for you. [^]Covers one request annually from loan anniversary date.