



Broker

MyStateBank 

Home Loan Products

We provide loan solutions that help our brokers stand out from the crowd.

A better deal:

- Innovative products and services
- We continually look for ways to better support you and your business
- Fast turnaround times
- Dedicated local Business Development Managers
- Access to Broker Support Team
- All operations are based in Australia

How your clients can bank with us:

- Access to our branch network
- ATM, Visa payWave, EFTPOS, Apple Pay, Google Pay™, Samsung Pay™, GarminPay™ and Fitbit Pay™ are available on transaction accounts.
- Bank@Post™
- Internet & Mobile Banking
- Customer Care – 138 001

 <p>Competitive rates</p>	 <p>Monthly or annual ongoing loan fees</p>	 <p>Repayments options</p>
 <p>Offset account *for applicable loan products</p>	 <p>Redraw facility</p>	 <p>Fee free redraw</p>

Loan name	Basic Variable	Special Residential	Standard Variable	Fixed Rate
Purpose	Buying or building a home or unit, investment property, vacant land or refinancing an existing mortgage.	Buying a home or unit, investment property, vacant land or refinancing an existing mortgage.	Buying or building a home or unit, investment property, vacant land or refinancing an existing mortgage.	Buying a home or unit, investment property, vacant land or refinancing an existing mortgage.
Key features				
Loan amount – minimum	\$100,000	\$100,000	\$30,000	\$30,000
Loan amount – maximum	\$3,000,000			
Loan term – minimum	7 years	7 years	7 years	1, 2, 3 or 5 years (min overall term 7 years)
Loan term – maximum	30 years			
Repayment options	Contracted monthly repayments			
LVR	Refer to the Interest Rate chart			
LMI	Plus 80% LVR			
Flexibility				
Interest only	Yes			
Split loan	Yes			
Offset account	N/A	Yes – monthly fee applies to transaction account	Yes – monthly fee applies to transaction account	No
Redraw facility	Yes, \$1 minimum	Yes, \$1 minimum	Yes, \$1 minimum	No
Additional payments	Yes, without limits	Yes, without limits	Yes, without limits	Yes, max \$10,000 in first year then a further \$10,000 max per annum
Pause in payments	Yes, through hardship application			
Fees and charges				
Valuation fee	Free for one standard valuation up to \$400			
Settlement fee	\$350			
Additional valuation fee (per each additional security)	\$200			
Break costs	N/A	N/A	N/A	Yes, information available on request
Monthly account keeping fees	Nil			
Annual fee	Nil			
Switching fee	\$150			
Early payout fee	Nil			
Redraw	Free via Internet Banking, \$30 for staff assisted	Free via Internet Banking, \$30 for staff assisted	Free via Internet Banking, \$30 for staff assisted	N/A
Establishment fees	See our Fees and Charges booklet			
Offset account monthly fee (if activated)	N/A	\$8	\$8	N/A

Get in touch

We're here and ready to help you.



Call us on 1300 888 306
Mon – Fri: 8.30am – 5.00pm (AEST/AEDT)



Go online at brokers.mystate.com.au



Contact your [Business Development Manager](#) for further information.
Email us at brokersupport@mystate.com.au

MyState Bank 

brokers.mystate.com.au

^Where a non-standard valuation report or more than one valuation is required, additional costs are paid by the borrower. Visa payWave® is a registered trademark of Visa Worldwide PTe Limited. Apple Pay is a trademark of Apple Inc., registered in the U.S. and other countries. Google Pay is a trademark of Google LLC. Fitbit Pay, Fitbit logo are trademarks or registered trademarks of Fitbit, Inc. in the U.S. and other countries. Garmin, the Garmin logo and the Garmin delta are trademarks of Garmin Ltd. or its subsidiaries and are registered in one or more countries, including the U.S. Garmin Pay is a trademark of Garmin Ltd. or its subsidiaries. Samsung Pay is a trademark or registered trademark of Samsung Electronics Co., Ltd.

Bank@Post™ and its device marks are trademarks (registered or otherwise) of the Australian Postal Corporation. MyState Bank Limited (MyState Bank) ABN 89 067 729 195 AFSL 240896 Australian Credit Licence Number 240896 A wholly owned subsidiary of MyState Limited ABN 26 133 623 962