



# 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 Broker Relationship Managers
- Access to Broker Lending Support Team
- All operations are based within Australia

## How your clients can bank with us

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



**Low interest rate**



**Monthly or Annual ongoing loan fees**



**Repayments options**



**Offset Account**



**Fee free redraw**



**Redraw facility**

Loan name	Basic Variable Home Loan	Special Residential Home Loan	Fixed Rate Home Loan	Standard Variable Home Loan
<b>Purpose</b>	Buying or building a home or unit, investment property, vacant land or refinancing an existing mortgage.	Residential loan can be used for buying or building a home or unit, investment property, vacant land or refinancing an existing mortgage.	Residential loan can be used for buying a home or unit, investment property, vacant land or refinancing an existing mortgage.	Residential loan can be used for buying or building a home or unit, investment property, vacant land, refinancing an existing mortgage or any worthwhile consumer purpose.
<b>Key features</b>				
<b>Loan amount - minimum</b>	\$100,000	\$100,000	\$30,000	\$30,000
<b>Loan amount - maximum</b>	\$3,000,000	\$3,000,000	\$3,000,000	\$3,000,000
<b>Loan term - minimum</b>	7 years	7 years	1, 2, 3 or 5 years, min overall term 7 years	7 years
<b>Loan term - maximum</b>	30 years	30 years	30 years	30 years
<b>Repayment options</b>	P&I, payments can be made weekly, fortnightly or monthly	P&I, payments can be made weekly, fortnightly or monthly	P&I, payments can be made weekly, fortnightly or monthly	P&I, payments can be made weekly, fortnightly or monthly
<b>LVR</b>	<a href="#">Refer to the Interest Rate chart</a>	<a href="#">Refer to the Interest Rate chart</a>	<a href="#">Refer to the Interest Rate chart</a>	<a href="#">Refer to the Interest Rate chart</a>
<b>LMI</b>	Plus 80% LVR	Plus 80% LVR	N/A	Plus 80% LVR
<b>Interest rate review period</b>	In line with market conditions	In line with market conditions	At expiry of fixed rate period	In line with market conditions
<b>Flexibility</b>				
<b>Interest only</b>	Yes	Yes	Yes	Yes
<b>Split loan</b>	Yes	Yes	Yes	Yes
<b>Offset account</b>	Not available	Yes - monthly fee applies to transaction account	No	Yes - monthly fee applies to transaction account
<b>Redraw facility</b>	Yes, \$1 minimum	Yes, \$1 minimum	No	Yes, \$1 minimum
<b>Additional payments</b>	Yes, without limits	Yes, without limits	Yes, max \$10,000 in first year then a further \$10,000 max per annum	Yes, without limits
<b>Pause in payments</b>	Yes, through variation application	Yes, through variation application	Yes, through variation application	Yes, through variation application
<b>Fees and Charges</b>				
<b>Valuation fee</b>	Free for one standard valuation <sup>^</sup>	Free for one standard valuation <sup>^</sup>	Free for one standard valuation <sup>^</sup>	Free for one standard valuation <sup>^</sup>
<b>Settlement fee</b>	\$350	\$350	\$350	\$350
<b>Additional Valuation Fee</b> (per each additional security)	\$200	\$200	\$200	\$200
<b>Company / Trust Fee</b>	Not available	\$200	\$200	\$200
<b>Break costs</b>	N/A	N/A	Yes, information available on request	N/A
<b>Monthly account keeping fees</b>	Nil	Nil	Nil	Nil
<b>Annual fee</b>	Nil	Nil	Nil	Nil
<b>Switching fee</b>	\$150	\$150	\$150	\$150
<b>Early payout fee</b>	Nil	Nil	Fixed break costs only	Nil
<b>Redraw</b>	Free via Internet Banking, \$30 for staff assisted	Free via Internet Banking, \$30 for staff assisted	No	Free via Internet Banking, \$30 for staff assisted
<b>Establishment Fees</b>	<a href="#">See our Fees and Charges booklet</a>	<a href="#">See our Fees and Charges booklet</a>	<a href="#">See our Fees and Charges booklet</a>	<a href="#">See our Fees and Charges booklet</a>
<b>Offset Account Monthly Fee (If Activated)</b>	N/A	\$8	N/A	\$8

# Get in touch

We're here and ready to help you.



Call us on **1300 888 306**  
Mon - Fri: 8.30am - 5.30pm  
(AEST/AEDT)



Go online at **brokers.mystate.com**



contact your Broker Relationship Manager for further  
information. Email us at **lendingssupport@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