



## Standard Variable Home Loan

The Standard Variable Home Loan is a flexible residential loan suitable for borrowers who are buying or building a home or unit, investment property, vacant land or refinancing an existing mortgage or any other worthwhile purpose.



Offset Account  
available and can be  
linked to loan.



\$30,000  
minimum loan  
amount.



Fee free redraw  
through MyState Bank's  
Internet Banking.

# 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 and Mobile banking
- Customer Care team – 138 001

## Loan overview

Loan amount - minimum	\$30,000
Loan amount - maximum	\$3,000,000
Loan term	Up to 30 years
Maximum LVR	<a href="#">Refer to the Interest Rate chart</a>
LMI	Required above 80% LVR

## Rates and charges

Variable rate	Yes
Establishment fee	<a href="#">See our Fees and Charges booklet</a>
Annual fee	\$0
Monthly loan account fee	\$0
Settlement fee	\$350
Valuation fee	\$0 - for one standard valuation^
Additional valuation fee (per each additional security)	\$200
Company / Trust fee	\$200
Switching fee	\$150
Early payout fee	\$0
Redraw	Free via Internet Banking, otherwise \$30 if staff assisted
Offset Account Monthly fee (if activated)	\$8

## Repayment, flexibility and redraw options

Principal and Interest and Interest Only option	P&I - less than 90% LVR IO - less than 90% LVR
Repayment frequency	Weekly, fortnightly or monthly
Interest only period	Up to 5 years
Additional payments	Yes, unlimited
Split loan	Yes
Redraw	Yes, \$1 minimum
Offset account	Yes
Pause in payments	Yes, through variation application
Repayment by direct debit	Yes
Repayment by salary credit / EFT	Yes

## Access options

Internet Banking	Yes
Mobile Banking App	Yes
eStatements	Bi-annually

^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

## 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.au](http://brokers.mystate.com.au)



contact your Broker Relationship Manager for further information. Email us at [lendingsupport@mystate.com.au](mailto:lendingsupport@mystate.com.au)