



Defence Bank Essentials Home Loans and Smart Mover*

- No loan establishment fees
- No valuation fees (inc. construction/progress valuations)
- No consent and variation fees
- No switching fees
- No security discharge administration fees¹
- No substitution of loan security fees
- No settlement fees¹
- No annual fee on the Smart Mover
- A discounted interest rate for most loan types²
- 100% Mortgage Offset³

Defence Bank's True Blue Credit Card, Visa Debit and rediCARD

- No annual, monthly or supplementary card fees on Defence Bank's True Blue Credit Card, Visa Debit or rediCARD
- No fees for replacement of a lost or damaged Defence Bank True Blue Credit Card, Visa Debit or rediCARD

Defence Bank Car Loans, Personal Loans and Debt Consolidation Loans

- No application fee on Defence Bank's Car, Personal and Debt Consolidation Loans

Defence Bank Term Deposits

- A preferential interest rate of 0.15% p.a above the advertised rate on Defence Bank Term Deposits⁴

Home, Contents and Landlords Insurance Cover (underwritten by CGU)

- A discount of 15% on Defence Bank's Home, Contents and Landlords Insurance Cover underwritten by CGU⁵

Everyday Access, National Access, Salary Saver and National Access Offset

- No fees for EFTPOS transactions
- No fees for ATM withdrawals and balance enquiries at Defence Bank ATMs
- No fees for BPAY transactions
- No fees for BPAY View transactions
- No fees for Electronic Transfer Auto Transfers
- No fees for Electronic Transfers through Online Banking
- No fees for declined EFTPOS or ATM transactions due to insufficient funds
- No fees for monthly statements
- No fees for cheque books
- No fees for SMS and Email Alerts on accounts

- * Minimum of \$150,000 in total home loan borrowings. Bridging finance only eligible at Defence Bank's discretion.
- 1 No fee applies where settlement discharge occurs at Defence Bank's solicitors offices. Where settlement discharge occurs outside this arrangement, a fee may be applicable.
- 2 Refer to our website for all current applicable interest rates
- 3 100% Mortgage Offset is available on all Essentials Home Loans except during periods where the interest rate is fixed. Should you elect to retain your existing National Access or Salary Saver account, you will not be charged any transaction or account keeping fees however you will not be able to offset the balances of these accounts against your mortgage loan.
- 4 Preferential rate does not apply to Defence Bank Retirement Savings Account Term Deposits, Defence Bank Super Term Deposits or Term Deposit Premium Certificates. Preferential rate is applicable to Term Deposits taken out after the *Ultimate Package* is in place.
- 5 Discount is not available on 'Fundamentals' Home Insurance, Barrack Room Contents Insurance and the public liability portion of Landlords Insurance. Discount is subject to member request on all other existing policies at renewal after the *Ultimate Package* is in place.