

# PREMIER HOME LOAN\*

## Product Features



The following discounts and benefits are included in the Premier Home Loan<sup>1</sup>.

### Premier Home Loan

- > 3.97% p.a. Comparison Rate\*
- > No Loan Establishment Fees
- > Unlimited Free Redraw – Minimum \$100
- > No Annual Fees
- > No Monthly Fees
- > No Early Payout Fees
- > 100% Mortgage Offset
- > No Mortgage Discharge Fees

### DHOAS Premier Home Loan

- > 3.97% Comparison Rate\*
- > DHOAS Compatible Home Loan
- > No Loan Establishment Fees
- > Unlimited Free Redraw – No Minimum
- > No Annual Fees
- > No Monthly Fees
- > No Early Payout Fees
- > 100% Mortgage Offset
- > No Mortgage Discharge Fees

For more information please contact your local branch or go to [defencebank.com.au](http://defencebank.com.au)

<sup>1</sup> The Premier Home Loan has a variable interest rate with principal and interest repayment terms, and is only available for owner occupied purposes. i.e. no interest-only, fixed interest terms, or investment purposes available.

Minimum loan amount is \$250,000. Maximum Loan to Value Ratio is 80%. You must also make a salary or equivalent direct entry credit of at least \$1,500 per month to a Defence Bank transactional account for this loan.

Loan approval subject to Defence Bank's lending criteria.

Terms, Conditions, fees and charges apply and are available on request or application.

\*Comparison Rate is based upon \$150,000 secured Home Loan over 25 years.

**WARNING:** This comparison rate is true only for the example given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.

For current rates log onto [defencebank.com.au](http://defencebank.com.au). Terms and conditions apply, please refer to the Defence Bank Products and Services Conditions of Use.

The information above is general advice only and does not take into consideration your personal objectives, financial situation or needs ("your personal circumstances"). Please consider your personal circumstances before making any decision to acquire this product.

For further information you can contact us on 1800 033 139 or visit your nearest Defence Bank branch to speak with a consultant.