

THE ULTIMATE PACKAGE*



Defence Bank

Discounts and benefits

For a low annual package fee of \$380, the following discounts and benefits are included in the Ultimate Package:

Essentials Home Loan and Smart Mover Line of Credit

- > No loan establishment fees
- > No valuation fees (including construction and progress valuations)
- > No consent and variation fees
- > No switching fees
- > No security discharge administration fees
- > No substitution of loan security fees
- > No settlement fees
- > No annual fee on the Smart Mover
- > 0.80% p.a off the Standard Variable Home Loan rate (Owner Occupied Home Loans)
- > 0.68% p.a off the Standard Variable Investor Home Loan rate (Investment Home Loans)
- > 0.10% p.a off the Standard Fixed Rate Home Loans (Owner Occupied Home Loans)
- > 0.10% p.a off the Standard Investor Fixed Rate Home Loans (Investment Home Loans)
- > 0.15% p.a off Smart Mover Line of Credit (mortgage secured Visa overdraft)
- > 100% Mortgage Offset¹

True Blue Credit Card, Visa Debit and rediCARD

- > No annual, monthly or supplementary card fees on the True Blue Credit Card, Visa Debit or rediCARD
- > No fees for replacement of a lost or damaged True Blue Credit Card, Visa Debit or rediCARD

Car Loans, Personal Loans and Debt Consolidation Loans

- > No application fee on Car Loans, Personal Loans and Debt Consolidation Loans

Term Deposits

- > Preferential interest rate of 0.15% pa above the advertised rate on all Term Deposits²

Home, Contents and Landlords Insurance

- > Discount of 15% on selected Building, Contents and Landlords Insurance Covers underwritten by CGU³

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

- > No fees for EFTPOS transactions
- > No fees for ATM withdrawals and balance enquiries at over 3,000 rediATMs Australia-wide
- > 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 personal cheque stop payment requests
- > No fees for large deposit 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.

¹ 100% 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

² 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 only applicable to Term Deposits taken out after the Ultimate Package is in place

³ Discount is not available on 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.