



Benefits of a Northern Inland Smart Home Loan

Home Loan Rewards	With a loan from Northern Inland, you continue to enjoy the benefits of the Member Loyalty Program for the life of your loan. Home Loan Rewards entitles you to rebated transactions listed in the Product Fact Sheet: Fees and Charges/Member Loyalty Program, as amended from time to time. All other fees and charges are not rebated and are payable by the Member.
No monthly or ongoing fees	Unlike other home loans, the Northern Inland Smart Home Loan has no monthly or ongoing fees. On the variable rate portion of your loan, you do not have to pay a fee if your loan is paid out early. You are also entitled to rebated transactions on your savings accounts for the life of your loan.
Smart Offset Accounts	Make your savings work even harder by using a Smart Offset Account for your eligible variable Home Loan. The daily closing balance of your Smart Offset Account offsets the unpaid balance of your loan for interest calculation purposes.
Pre-approval	Are you searching for your dream home? At Northern Inland we give you pre-approval on your borrowing power so you know the maximum amount you can look at spending.
Discounted VISA credit card	When you take out a Northern Inland Smart Home Loan, you automatically become eligible for a Northern Inland VISA credit card. As a reward, you receive a special lower interest rate on the card for the life of your loan. This great interest rate applies not only to new purchases but also to cash advances.
Become part of the Northern Inland family	When you receive your Northern Inland Smart Home Loan you become part of the Northern Inland family. As a mutual, we are owned by our Members. We are here to look out for you and help with your financial goals and needs. We take pride in helping you achieve your dreams.
For more information during business hours call 1300 65 65 81, or email info@nicu.com.au .	