

Features of a Northern Inland Smart Home Loan

	Smart Home Loan - Variable Rate	Smart Home Loan - Fixed Rate	Smart Home Loan - Split Rate	Smart Home Loan - Honeymoon Rate
Low variable rate	✓	after fixed rate period	✓	after first 12 months
Fixed interest rate		for 1 - 5 years	on fixed rate portion	for 1 year
No transaction fees for the life of the loan* - Home Loan Rewards	✓	✓	✓	✓
Smart Offset Account available**	✓	✗	on variable rate portion	✗
Flexible weekly, fortnightly, monthly repayment options	✓	✓	✓	✓
Additional repayments	✓	✓*	✓	✓*
Free redraw facility, conditions apply	✓	✓	✓	✓
Free access through telephone and online banking	✓	✓	✓	✓
No monthly loan service fees	✓	✓	✓	✓
No account keeping fees on your linked savings account	✓	✓	✓	✓
Suitable for first home buyers, home owners and investors	✓	✓	✓	✓
Fast local approval - generally within 24 hours [^]	✓	✓	✓	✓
Access to your personal loans officer	✓	✓	✓	✓

* Make extra repayments totalling \$10,000 over 12 months (2 x \$5,000 lump sums) ** Eligible variable rate Home Loans only

* Personal Memberships only. The home loan account must not be in arrears or in default of the terms and conditions of the loan. Home Loan Rewards applies only to access methods listed in the 'Rebated Transactions & Services' section of the PFS Fees & Charges and Member Loyalty Program as amended from time to time. All other fees and charges are not rebated and will be payable by the Member.

[^] Dependent on the provision of required documentation.

