

FightBack 2 Plus

Term Loan / Line of Credit

Loan Type	Full Doc
Interest Type	Variable
Rates	Click here
Loan Features	100% Redraw Offset account AND / OR Line of Credit
Loan Term	Maximum of 30 years.
Loan Purpose	Purchase or refinance of a home or investment property. Business purposes (some restrictions apply) Exclusions : Construction or Vacant Land
Borrowers	Owner Occupiers or Investors. Available to Individuals, Companies or Trusts
Minimum Loan Amt	\$50,000
Maximum Loan Amt	\$750,000
Minimum Split Amt	\$10,000
Maximum LVRs	90%
Mortgage Insurance	Not Applicable < 80%
Repayment Options	Principal & Interest / Interest Only.
Payment Frequency	Weekly / Fortnightly / Monthly
Payment Method	Direct Debit or Salary Credit
Additional Repayments	Additional repayments may be made at any time.
Redraw	Redraw available from Offset account up to available limit .
Redraw Fee	Unlimited free redraw via internet banking facilities
Access Options	Internet & Telephone banking access, Visa debit card, BPay, Cheque (attached to Offset account)
Ongoing Fees	Nil
Processing Fees	\$460
Valuation Fees	\$285
Legal Fees	\$ 385 plus Disbursements
Other	5 free ATM transactions per month – additional ATM transactions \$ 1.50 each. Over the counter transactions at Westpac (coded deposit book required) incur a \$2 fee .