

The StrikeBack Fixed Rate loan provides clients with the benefit of a super low 12 month fixed rate loan with offset, before reverting to the competitive variable rate. By simply depositing all your income from any source into your offset account you can reduce the amount of interest payable on your home loan. You can then pay your regular bills and living expenses with the VISA debit card which is attached.

| Loan Type                    | Full Doc  |
|------------------------------|---|
| <b>Interest Type</b>         | Fixed for 12 months, reverting to an ongoing variable rate.   |
| <b>Rates – click on link</b> | <a href="#">Interest Rates</a> <a href="#">Fee Schedule</a>   |
| <b>Loan Options</b>          | Regulated and unregulated.  |
| <b>Loan Term</b>             | Maximum of 30 years.  |
| <b>Loan Purpose</b>          | Available for the purchase or refinance of a home or investment property.   |
| <b>Borrowers</b>             | Owner Occupiers or Investors.<br>Available to Individuals, Companies or Trusts  |
| <b>Minimum Loan Amt</b>      | \$50,000  |
| <b>Maximum Loan Amt</b>      | \$750,000   |
| <b>Maximum LVRs</b>          | 80%   |
| <b>Mortgage Insurance</b>    | Paid by funder  |
| <b>Repayment Options</b>     | Principal & Interest or Interest Only (Up to 10yrs)   |
| <b>Payment Frequency</b>     | Weekly / Fortnightly / Monthly  |
| <b>Payment Method</b>        | Direct debit or salary credit   |
| <b>Additional Repayments</b> | Additional repayments may be made at any time.  |
| <b>Redraw</b>                | Redraw is available on your offset account up to the available balance  |
| <b>Access Options</b>        | VISA Debit Card, EFTPOS, Biller Payment, Internet & Telephone banking access.   |
| <b>Ongoing Fees</b>          | No ongoing monthly account keeping or annual fees. Unlimited free phone (IVR), internet, EFTPOS, biller payments and cheques per month. |
| <b>Processing Fee</b>        | \$Nil   |
| <b>Valuation Fee</b>         | \$285   |
| <b>Legal Fees</b>            | \$385 + Disbursements   |
| <b>Other</b>                 | 5 free ATM transactions per month – additional ATM transactions \$1.20 each.<br>Over the counter transactions incur a \$2 fee.          |