



Macquarie Bank Mortgage Solutions

Premium Loan

Macquarie Bank's Premium loan is designed for home buyers and investors who want a flexible home loan solution with an offset facility.

A **Premium loan** is a fully transactional loan enabling you to pay off your loan using an offset account, yet maintain flexibility.

Features

- **100% offset account helps you pay off your loan faster** – an offset account can be linked to your home loan. It can help to minimise the amount of interest you pay and may help reduce the term of your home loan.
- **Multiple accounts to suit your needs** – you can have multiple accounts and easily make changes to them as your financial needs change. You can choose different features for each account including fixed or variable interest rates, and principal and interest or interest only accounts.
- **Flexibility to make additional repayments** – you can make additional repayments on variable loans. For fixed loans you can make additional repayments of up to five per cent each year. Redraw is also available.
- **Suitable for building or renovating your home** – funds can be used to build your home on new or existing land, or to renovate your existing home.
- **Ability to provide expanded income verification⁺** - assists self employed borrowers verify their income for fully documented loans.

Banking with Macquarie

- **Convenient account access** – with phone banking and Macquarie's internet banking you have access to your accounts 24 hours a day, seven days a week.
- **Free ATM access** – your ATM transactions are free when you use the wide range of ATMs in our 'home network'[~].

When you select the Premium loan as part of the Optimum package you also receive:

- A **discount[^]** on the variable interest rate on your loan.
- A **pre-approved Macquarie Bank credit card^{*}** – Macquarie Bank offers either the Macquarie Visa Platinum Card or the Macquarie Visa Gold Card as part of the Optimum package. Enjoy a generous rewards program[†], a wide range of complimentary insurances[#] and the flexibility of up to 55 days interest free on purchases^{**}.

All applications are subject to Macquarie Bank Limited's normal credit approval criteria. Conditions apply. Fees and charges are payable. This information has been prepared by MBL (Credit Licence number 237502) ('MBL') for general purposes only and is not a suggestion to obtain credit, nor does it constitute the provision of credit assistance. This information does not take into account a person's particular requirements, objectives or financial situation. Before making a decision about whether to acquire a credit or lending product, a person should obtain and review the terms and conditions relating to that product and also seek independent financial, legal and taxation advice.



Premium Loan

Premium loan		
Features		
Accounts	Unlimited (after settlement)	
Principal and interest	✓	
Interest only	✓	
Option to fix (terms 1 to 5 years)	✓	
Additional payments on variable loans	✓	
Additional payments on fixed loans	Up to 5% each year without penalty	
Redraw	✓	
Offset account (not available during the construction period)	✓	
Construction	✓	
Expanded income verification	✓ (not available on fixed rates)	
Package inclusions		
One free variation ^o (per year)	✓	
Discount on SVR (not available during the construction period)	✓	
Macquarie Visa Credit Card	Platinum card (if approved credit limit is ≥ \$6,000) Gold card (if approved credit limit is < \$6,000)	
Waived settlement fee	✓	
Fees		
Settlement fees	\$0 for package \$600 for non-package	
Account management fee	\$398 annually for package (One fee will apply for up to 5 accounts, where the loan applications are submitted simultaneously for the same borrower on the Optimum package) \$198 annually non-package	
Monthly fees	\$0	
Construction administration fee	\$699 (≤\$250,000) \$999 (>\$250,000)	
Macquarie Visa Card	Macquarie Visa Platinum Card	Macquarie Visa Gold Card
Interest free period**	Up to 55 days on purchases only	Up to 55 days on purchases only
Rewards program [†]	Automatic enrolment	Automatic enrolment
Rewards points earning rate [†]	1.25 points per \$1 spent	1 point per \$1 spent
Overseas travel insurance [#]	✓	✓
Purchase protection cover [#]	✓ (90 days)	✓ (90 days)
Standard annual fee ^{##}	\$200 (waived)	\$100 (waived)
Complimentary concierge service [#]	✓	✗

Except for Macquarie Bank Limited ABN 46 008 583 542 (MBL), any Macquarie entity referred to on this page is not an authorised deposit-taking institution for the purposes of the Banking Act 1959 (Cth). That entity's obligations do not represent deposits or other liabilities of MBL. MBL does not guarantee or otherwise provide assurance in respect of the obligations of that entity, unless noted otherwise.

+ Not available on fixed rates.

^ Please note that the discounted SVR is only available as long as the client activates, retains and keeps open their activated Macquarie Bank credit card. Package Terms and Conditions apply.

- Includes all ATMs branded Westpac, St George or Bank of SA.

* Approval is subject to Macquarie Card Services credit criteria. Terms and conditions, fees and charges apply and are available on request. Your credit card will be made available shortly after settlement of your mortgage. Existing Macquarie credit card holders will retain their existing cards, and these cards will be linked to the package. An annual fee for each additional card is waived if requested on the application form and applies if requested after settlement, currently \$30 for Macquarie Visa Gold. If you have applied for a Macquarie Visa Platinum Card and your approved credit limit is less than \$6,000, you will be issued with a Macquarie Visa Gold Card. Macquarie Card Services is a division of Macquarie Bank Limited which provides and administers credit.

† Up to \$200,000 annually on the Macquarie Visa Platinum and up to \$130,000 annually on the Macquarie Visa Gold. Rewards are subject to the Macquarie Bank Rewards Program Terms and Conditions. Reward points are not earned on cash advances, balance transfers or other restricted transactions.

Overseas Travel Insurance, Interstate Flight Inconvenience Insurance, Transport Accident Insurance, Purchase Security Insurance and Extended Warranty Cover are underwritten by ACE Insurance Limited (ABN 23 001 642 020, AFSL No. 239687) (ACE) and are subject to the Terms and Conditions and exclusions contained in the Macquarie Bank Platinum or Macquarie Bank Gold Credit Card policy of insurance between Macquarie Bank (ABN 46 008 583 542 AFSL No. 237502) and ACE.

The card annual fee is payable if the mortgage package is no longer held currently \$100 for the Macquarie Visa Gold Card and \$200 for the Macquarie Visa Platinum Card. Annual fees are subject to change.

** Up to 55 days interest free on purchases only applies if your Account is paid in full by the due date shown each month (including any balance transfers).

^o One general consent fee associated with a variation waived per year. Year refers to anniversary of settlement.

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