



Macquarie Home Loans

Basic Home Loan

Basic Home Loan

A low rate home loan with no application or account management fees.
Ideal for property buyers, refinancers or investors.

\$0

Free redraw

When you redraw from your loan using online banking

Up to 6

Flexible loan structure

Create up to six loan accounts, with different rate, repayment type and frequency

%

Low interest rates

Choose variable, fixed, or a combination of both

OVERVIEW

Loan term	30 years
Min. new loan amount	\$150,000
Max. new loan amount	\$5,000,000
Min. increase amount	\$10,000
Split loan	✓
Max. number of loan splits	6 (Available pre-settlement)

RATES AND FEES

Variable rates	✓
Fixed rates	1, 2, 3, 4 and 5 year fixed available ¹
Establishment fee	\$ nil
Monthly fee	\$ nil
Annual package fee	N/A

For the most recent interest rates, fees and charges always refer to Macquarie Access and search "Rates" or "Fees". Post settlement fees will always be direct debited from the account nominated by the borrower(s) on the completed direct debit request form.

REPAYMENT AND REDRAW OPTIONS	
Principal and interest or interest only	✓
Interest only duration	Up to 5 years ²
Repayment frequencies	Monthly
Additional payment on variable	Unlimited
Redraw on variable	Unlimited
Additional payments on fixed	Up to \$10,000 per year
Redraw on fixed	At the end of the fixed period
Direct debit	✓
Salary credit / EFT*	✓

* BSB for all new Macquarie Home Loan accounts: 182-182

FEATURES	
Offset account	✗
Qantas Points	✓

ACCESS AND PAYMENT METHODS	
Online banking	✓
Mobile banking App	iOS / Android
BPAY® out	✓
Cheque deposit	By mail
Electronic statements	Semi-annual

Home loans are issued by Macquarie Bank Limited ABN 46 008 583 542 (MBL) AFSL and Australian Credit Licence 237502. The information in this document has been prepared by MBL for general purposes only.

© Registered to BPAY Pty Ltd ABN 69 079 137 518

- Fixed rate loans may be subject to significant break costs. Please refer to your loan contract and terms for details of break costs applicable. At the end of the fixed rate period, the loan rate will revert to the variable interest rate detailed in your loan contract, as applicable at that time.
- If you've chosen to make interest only repayments at any stage of your loan, you may end up paying more interest over the life of the loan. This is because you are deferring your principal repayments. At the end of your interest only period, your minimum contractual repayments will increase to include principal repayments as well as interest.

For more information visit macquarie.com