

## Offset home loan

### Offset home loan

Our offset home loan package gives you a flexible loan structure and great rate. It includes an award-winning credit card<sup>1</sup> and transaction account<sup>2</sup> so you can get more than just a home loan.



#### Great interest rates

Choose between variable, fixed, or a combination of both.



#### Unlimited loan accounts

Open unlimited loan accounts after settlement.

Up to 10

#### Offset accounts

Open up to 10 offset accounts per loan account.



#### Debit Mastercard<sup>®</sup>

Each offset account comes with a Debit Mastercard<sup>®</sup> for everyday transacting.



#### \$0 annual fee credit card

Waived credit card annual fee<sup>3</sup> on your credit card linked to your offset home loan. Choose to earn Macquarie Reward Points or Qantas Points.

(Lending criteria, fees and T&Cs apply.)<sup>1</sup>



#### Earn Qantas Points

Opt in to receive Qantas Points (different rates apply)<sup>4</sup>.

Earn up to 170,000 Qantas Points in the first 5 years of your loan when you borrow \$600,000<sup>5</sup>.



#### Limit only Transfer<sup>6</sup> (LoR)

More control over account limits

Easily manage and rebalance loan limits with your offset facility.

### OVERVIEW

Max. Loan term	30 years
Min. new loan amount	\$150,000
Max. new loan amount	\$5,000,000
Min. principal increase amount	\$50,000
Max. number of loan accounts	Unlimited (Pre-settlement: up to 6)

- Approval is subject to Macquarie credit criteria and suitability assessment. Terms and conditions apply and are available upon request. Fees and charges apply. Allow up to 10 working days to process your application.
- Our cards are 5-star Canstar rated for Outstanding Value Travel Credit Card and Outstanding Value Travel Debit Card for 2019/2020.
- Please refer to your financial table for credit card annual fees if you discharge your loan with us. Other fees and charges may apply.
- You must be a member of the Qantas program to earn and redeem Qantas Points. A joining fee usually applies, however MBL has arranged for this to be waived if you are a new applicant for a home loan that includes a flyer feature and you apply for membership online at [qantas.com/joinffmacquarieflyer](https://qantas.com/joinffmacquarieflyer). Membership and the earning and redemption of Qantas Points are subject to the Qantas terms and conditions available at [qantas.com/terms](https://qantas.com/terms). Qantas Points, offered by Macquarie Bank Limited (MBL), accrue and will be credited to your Qantas account in accordance with your Home Loan terms and conditions. You may not earn Qantas Points if you are in arrears or default under your loan agreement, or during the construction period of a loan. Macquarie is not responsible for the administration of the Qantas program. Qantas Airways Limited remains at all times solely responsible for the administration of the Qantas program. Qantas has made no enquiries as to the accuracy of the Macquarie products or services described, and is not responsible for errors or omissions.
- You could earn points in the following ways:
  - 10,000 Qantas Points for every \$100,000 drawn down at settlement (calculated to the nearest point), plus
  - 1,000 Qantas Points each month for the life of your loan, as long as your outstanding loan balance (net the balance of any linked offset accounts) is at least \$150,000 at the end of each month, plus
  - 25,000 Qantas Points on the third and fifth anniversaries of your loan, calculated from the day of settlement, as long as the outstanding loan balance (net the balance of any linked offset accounts) is at least \$150,000 at the time of the anniversary.
- Limit only Transfer can be done over the phone or by completing a limit only transfer form for a loan with same repayment types. If one split is interest only and the other principal and interest, increasing the interest only split will require credit approval.

RATES AND FEES	
Variable rates	✓
Life of loan discount	✓
Fixed rates	1, 2, 3, 4 and 5 year fixed available <sup>1</sup>
Establishment fee	\$ nil
Monthly fee	N/A
Annual package fee	\$248pa (up to 5 separate facilities)
REPAYMENT AND REDRAW OPTIONS	
Principal and interest or interest only <sup>2</sup>	✓
Interest only duration	Up to 5 years <sup>2</sup>
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	Up to 10 per split
Qantas Points <sup>3</sup> (if selected)	✓
Limit only Rebalancing	✓
PACKAGED LOAN BENEFITS	
Transactional access with Platinum Debit Mastercard <sup>®</sup>	Offset account
Fee free variation	One per year
Credit card with annual cardholder fees waived <sup>4</sup>	✓
ACCESS AND PAYMENT METHODS	
Online banking	✓
Mobile banking app	iOS / Android
BPAY <sup>®</sup> out	✓
Statements	Every 6 months
ATM access	Offset account
Online shopping	Offset account
International access	Offset account
Contactless purchase	Offset account




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- Fixed rate loans may be subject to significant break costs. Please refer to the loan contracts and terms regarding break costs. At the end of the fixed rate period, the loan rate will revert to the discount variable rate 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. Interest only loan repayments will not pay off any principal during the interest only term. Subject to credit approval.
- Flyer feature only available on Basic and Offset home loans. Terms, conditions and limitations apply.
- Approval is subject to Macquarie credit criteria and suitability assessment. Terms and conditions apply and are available upon request. Fees and charges apply. Allow up to 10 working days to process your application.




# Macquarie Credit Card

Features you expect, service you deserve.

## Platinum and Black Macquarie Credit Card

 <b>\$0 annual fee</b> Waived annual fee for the life of the home loan package. <sup>1</sup>	<b>5.90%pa</b> Great interest rate 5.90% on all credit card purchases for the first 14 months from approval. <sup>2</sup>	 <b>Digital payments</b> A smarter way to pay through Apple Pay and Google Pay.	 <b>Digital tools</b> State-of-the-art app to create monthly budgets, track your spending, upload receipts and search transactions.	<b>\$0</b> <b>International purchase fees</b> When you shop instore or online overseas. <sup>3</sup>
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## Platinum and Black Macquarie Credit Card

 <b>Macquarie Rewards</b> Redeem your Macquarie Reward points for cashback or a large range of eGift cards.	OR	 <b>Qantas Points</b> Take off sooner with Qantas Points.	 <b>Complimentary insurance<sup>4</sup></b> Includes overseas travel, interstate flight inconvenience, purchase security, extended warranty, transport accidents and global hire car excess waiver.
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Platinum



Black

	Platinum	Black
Choice of Rewards program	Macquarie Rewards 1.25 Macquarie Reward Points per \$1 spent <sup>5</sup>	2 Macquarie Reward Points per \$1 spent <sup>5</sup>
	Qantas Points Up to 1 Qantas Point per \$1 spent <sup>6</sup>	Up to 1 Qantas Point per \$1 spent <sup>6</sup>
Standard rates	Standard purchase interest rate 20.70% p.a.	20.70% p.a.
	Standard cash advance interest rate 20.70% p.a.	20.70% p.a.
	Interest free period on purchases Up to 55 days <sup>6</sup>	Up to 55 days <sup>6</sup>

**Our cards are 5-star Canstar rated for Outstanding Value Travel Credit Card for 2019/2020**

For more information visit [macquarie.com.au](http://macquarie.com.au)

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- If you discharge your home loan but keep your credit card, an annual fee will apply.
- Offer is valid for purchases only. After the promotional period, the standard variable interest rate for purchases will apply, which is currently 20.70% pa for Macquarie Platinum and Macquarie Black.
- We don't charge fees for card purchases made or processed outside Australia but others, such as the banks of international merchants, might charge fees for these transactions.
- Overseas Travel Insurance, Interstate Flight Inconvenience Insurance, Transport Accident Insurance, Purchase Security Insurance, Extended Warranty Insurance and Global Hire Car Excesses Waiver are underwritten by Chubb Insurance Australia Limited (ABN 23 001 642 020, AFSL No. 239687) (Chubb) and are subject to the terms, conditions, excesses and exclusions contained in the Macquarie Bank Platinum Card policy of insurance or in the Macquarie Black Card policy of insurance between Macquarie Bank Limited (ABN 46 008 583 542 AFSL No. 237502) (MBL) and Chubb. This information does not take into account your objectives, financial situation or needs. It is important for you to read [Macquarie Bank Platinum Card Insurance Terms and Conditions](#) or [Macquarie Bank Black Card Insurance Terms and Conditions](#) available by calling 1300 150 300 and consider the appropriateness of that insurance in relation to your individual requirements.
- Macquarie Reward points are earned on up to \$200,000 of spend annually on the Macquarie Visa Platinum Card and no points cap on the Macquarie Black Card. Macquarie Rewards are subject to the [Macquarie Rewards Program Terms and Conditions](#). Macquarie Reward points are not earned on cash advances, balance transfers or other restricted transactions detailed in the [Macquarie Rewards Program Terms and Conditions](#).
- Qantas Points are earned in accordance with and subject to the [Macquarie Qantas Rewards Program Terms and Conditions](#), available at [Macquarie Online Banking](#) and [macquarie.com.au/cards](#). You will earn 1 Qantas Point per \$1 spent on eligible purchases on the Macquarie Platinum Card on up to \$1,000 spend per statement period, then 0.5 Qantas Points per \$1 spent on eligible purchases for the remainder of that statement period. Qantas Points are earned on up to an annual maximum of \$200,000 of eligible spend on the Macquarie Platinum Card. You will earn 1 Qantas Point per \$1 spent on eligible purchases on the Macquarie Black Card on up to \$4,000 spend per statement period, then 0.5 Qantas Points per \$1 spent on eligible purchases for the remainder of that statement period with no points cap. Eligible purchases exclude cash advances, balance transfers or other restricted transactions detailed in the [Macquarie Qantas Rewards Program Terms and Conditions](#).
- Applicable only if your account is paid in full by the due date shown each month (excluding any balance transfers and Interest Free Finance balances that are in the specified promotional period). Interest rates are variable and subject to change.