

Product	Key features and benefits	Loan purpose						Interest rate	Administration fee ²	Standard max LVR	Loan amount	Repayment options	Loan Term	Extra repayments	Statements	Repayment frequency	Redraw	Split loans	Fixed rate conversion	100% offset available	Building progress payment loans	Go-Between (Bridging) loans	Other Information
		Owner-occupied	Investment	Purchase/Refinance	Equity	Debt consolidation	Business ⁵																
Term loan and 100% offset home loan	Variable A variable rate term loan perfect for customers that want maximum flexibility. Available for a wide variety of purposes. Principal and interest (P&I) or interest only (IO) repayments.	Term loan	✓	✓	✓	✓	✓	✓	Variable	Nil	Owner Occupied P&I 95% ³ Investment P&I 90% ⁴ Interest Only 80%	Min \$10,000, max subject to LVR ⁶	P&I IO	5 to 30 years	✓	Bi-annually	wfm	✓ \$1 min redraw	✓ \$200	✗	✓	✓	Interest Only available for up to 5 years
		100% offset home loan Easy access to offset funds via Cashcard and electronic banking	✓	✓	✓	✓	✓	✓	Variable	\$10 per month	Owner Occupied P&I 95% ³ Investment P&I 90% ⁴ Interest Only 80%	Min \$10,000, max subject to LVR ⁶	P&I IO	5 to 30 years	✓	Monthly	wfm	✓ \$1 min redraw	✓ \$200	✓	✓	✓	Interest Only available for up to 5 years
	Fixed Ideal for customers that want interest rate certainty, without having to sacrifice all flexibility. Extra repayments of up to \$20,000 p.a. are accepted. Refix for no fee at the end of the fixed term.	Term loan	✓	✓	✓	✓	✓	Fixed 1 to 5 years. Reverts to balanced variable.	Nil	Owner Occupied P&I 95% ³ Investment P&I 90% ⁴ Interest Only 80%	Min \$10,000, max subject to LVR ⁶	P&I IO	5 to 30 years	✓ max \$20,000 p.a.	Bi-annually	wfm	✓ \$1 min redraw	✓ Nil at expiry of fixed term	✗	✓	✓	Interest Only available for up to 5 years	
		100% offset home loan Easy access to offset funds via Cashcard and electronic banking	✓	✓	✓	✓	✓	Fixed 1 to 5 years. Reverts to balanced variable.	\$10 per month	Owner Occupied P&I 95% ³ Investment P&I 90% ⁴ Interest Only 80%	Min \$10,000, max subject to LVR ⁶	P&I IO	5 to 30 years	✓ max \$20,000 p.a.	Monthly	wfm	✓ \$1 min redraw	✓ Nil at expiry of fixed term	✓	✓	✓	Interest Only available for up to 5 years	

Access methods

	Cashcard ¹	Unsecured Visa
Term Loan	N/A	Optional, issued at customer request, separate visa application required
Term Loan and 100% Offset Loan	Automatically issued	Optional, issued at customer request, separate visa application required



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¹ Bendigo Bank ATM or an ATM that forms part of a Bendigo Bank shared ATM network.

² Other fees may apply.

³ Maximum loan varies based on security location and mortgage insurer. Refer to Lending Policy for more information. LMI premiums can be capitalised in excess of the maximum LVRs listed above up to an overall maximum LVR of 90%.

⁴ Loans greater than 90% require a minimum serviceability ratio of 1.0. LMI premiums can be capitalised inclusive for 95% LVR.

Refer to lending policy for more information.

⁵ Loans for business purposes are restricted to a maximum of 20% of the loan amount.

⁶ Maximum LVR includes LMI Costs

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