

# Product Fact Sheet

## Premium Package

v11 Details are current as at 01 March 2018

[www.gatewaybank.com.au](http://www.gatewaybank.com.au)



Gateway Bank Ltd  
ABN 47 087 650 093

AFSL/Australian Credit Licence Number 238293

Product description		If you are looking for a great price on your home loan package, and have enough equity in your home, a Gateway Premium Package could be what you're looking for. Plus you get bonus term deposit rates and discounts on CGU General Insurance premiums. You have the ability to select a low variable rate, low fixed rate or a combination of the two, it's your decision. Enjoy the flexibility and the extra money you can save with this package.
Loan amount		Minimum \$150,000
Loan Rate	✓	Have the ability to choose between a low variable interest rate, or 1, 2, 3 or 5 year fixed rates or a combination of fixed and variable rates
Maximum LVR (including LMI)	✓	Up to 95% of security property value for owner-occupier purchases or 90% for home loan refinances. Up to 90% for applications with investment as the loan purpose or security.
	✓	LMI required if borrowing more than 80% of the security property value.
Flexible loan term	✓	Up to 30 years
Rate lock available	✓	Secure a competitive fixed rate for up to 90 days (fees apply)(applies to fixed rate loan only)
Redraw facility	✓	Available on Variable Rate only
	✓	Have the flexibility to make unlimited additional repayments to reduce the interest on your variable rate loan
	✓	Easily withdraw additional repayments on your variable rate loan via Online Banking to save you time
100% Loan Offset Account	✓	Available on Variable Rate only
	✓	Save on interest costs and keep more money in your pocket
	✓	Easily access funds via Online Banking to save you time
Package extras	✓	Earn an extra 0.10%p.a. on your Term Deposit accounts so your investments work harder for you
	✓	Enjoy a 10% discount off CGU General Insurance premiums
Access options	✓	Convenient 24/7 access to your Everyday Savings or 100% Loan Offset Account (linked to Variable Rate only) with a free Visa Debit Card*
Repayment options	✓	Principal & Interest or Interest Only (up to 5 years - variable rate; up to 3 years - fixed rate)
	✓	Weekly, Fortnightly or Monthly (Monthly for Interest Only)
	✓	Unlimited additional repayments without penalty
No hidden fees	✓	Annual Package fee \$299 payable on settlement and annually thereafter
	✓	Free loan variation <sup>^</sup>
	✓	Discharge fee payable when discharging your mortgage with Gateway

To learn more about Gateway Home Loans call **1300 302 474** or email [loans@gatewaybank.com.au](mailto:loans@gatewaybank.com.au)

Visit [www.gatewaybank.com.au/home-loan-interest-rates](http://www.gatewaybank.com.au/home-loan-interest-rates) to view current interest rates

Important information: Applications for finance are subject to our standard credit assessment criteria. Full terms and conditions are available on application. Other fees and charges may apply. 100% Loan Offset Account and Redraw Facility are only available when the loan has a variable rate. Insurance is issued by CGU Insurance Limited ABN 27004 478 371 AFSL 238291. You should consider if a Visa Debit Card, Term Deposit Account, CGU Insurance, Online Banking, 100% Loan Offset Account or an Everyday Savings Account is right for you. \*Gateway Members can now access an even wider network of ATMs in Australia, fee-free. ATM fees apply if overseas ATMs are accessed..