

Home Loans

Get the Home Loan that works for you.



Beyond Bank
AUSTRALIA

Home Loans.

As a customer-owned bank, we're for and with you. Our aim is simple – to help you achieve your financial goals.

If you're looking to buy a home, we're here to provide you with all the assistance you need.

We have a great range of loans, so whatever your budget, we'll have something to suit you.

Our loans are not only competitively priced; they also come with a range of benefits that may save you time, money, and get you owning your home sooner.

Get the perfect home loan for you.

Buying a home may be the biggest investment you'll ever make. Therefore, finding the right home loan is as important as finding the right home.

Whether you're buying your first home or an investment property, moving to something bigger, building, renovating or refinancing, we can help.

With a home loan from Beyond Bank, you can build a clear picture of what you need, and purchase the perfect home with confidence.

Choose from a great range of home loan options.

Variable Interest Rate.

With a variable rate home loan, you have the flexibility to make extra repayments without penalty. Choose from a range of variable rate home loan options.

Fixed Interest Rate.

Our fixed interest rate home loans are available for periods of one to five years. During that time your repayments won't change. You can even make some extra repayments without penalty on some of our loans.²

All-In-One Account.

Combine the flexibility of an everyday transaction account with your home loan in our easy to use All-In-One Account. Depositing your pay directly into an All-In-One Account will still allow you to draw on funds as you need, but will reduce the value of the loan while additional funds are stored in the account. With a little discipline, it's a great way to reduce the amount of interest payable on your loan.

Split Loans.

With a split loan you can take advantage of both variable and fixed interest rates. Best of all, there's no additional cost.

Investment Loans.

You can use an investment loan to purchase a range of investments, such as property, a share portfolio or managed funds. Interest only or principal and interest options are available depending on your requirements.

Parent Equity.

The Parent Equity option is ideal for first home buyers who want to buy a home but have little or no deposit. All you need is a family member who is willing and able to guarantee part of your home loan.¹ By giving us additional security over their property, you get to purchase your own home sooner.

Building Loan.

We'll help you build your home, drawing your loan in progress payments to pay the builder in stages as your home is constructed.

Bridging Loan.

If you want to buy or build your next home before you sell your existing one, a bridging loan can help by giving you the option to make no repayments on your new loan during the changeover period.

Enjoy a great range of home loan benefits.

Our home loans come with a variety of benefits that make owning your home even easier.

Pre-approval.

We can pre-approve a home or investment loan for you before you buy, so you know exactly how much you can spend.

Flexible repayment options.

Our home loan repayments are due monthly but you can schedule them for weekly, fortnightly or monthly to align with your pay cycle. Weekly and fortnightly repayments can help you save interest and repay your loan faster.

Make extra repayments.

Extra repayments can save you interest and help repay your home loan faster². As little as \$10 a week can make a difference.

Redraw.

If you're ahead in your home loan repayments, the redraw facility allows you to access those funds for something special³ – a holiday, new furniture, or whatever else you've been waiting for.

Portability.

If you've outgrown your home or are just looking for another location, you can take your home loan with you when you move. Save on paperwork and costs; a new home doesn't have to mean a new loan.

Use the equity in your home.

Use the equity you build up in your home over time for renovations, property investment, shares or for any other worthwhile purpose.

Important things to consider.

When looking at buying a house, it's important to consider all the costs involved, not just the purchase price. To work out how much you'll need to borrow, you'll need to keep the following in mind.

Loan Establishment Fee.

This fee covers the costs we incur in establishing your loan including administration and assessment fees.

Valuation Fee.

A formal valuation may be required. This applies to both residential and investment properties.

Stamp Duty.

Government levied stamp duty may apply on both the mortgage and contract of sale. Your Home Loan Specialist can provide you with further information.

Registration Fee.

This fee is payable to the Land Titles Office when your mortgage is registered or discharged.

Inspection Reports.

Before you purchase an existing property, it may be worth investing in a professional building inspection report and a pest inspection report. These detail the condition of the building and can save you from making a costly mistake.

Conveyancer or Solicitor Fee.

This fee is charged by the conveyancer or solicitor who arranges the transfer of home ownership on your behalf.

Home and Contents Insurance.

A home loan is a big financial commitment, so it makes sense to consider your needs and whether you wish to protect your investment and possessions with insurance.

Ready to apply?

With the help of one of our Home Loan Specialists, finding the right home loan is easy.

For more information, or to find out how much you can borrow, simply:

- Drop into your local branch,
- Phone 13 25 85, or
- Arrange for a mobile lender to visit you.

You can also find more information on our website. Just visit beyondbank.com.au

Terms and conditions.

1. The guarantor(s) must be an immediate family member to the borrower. We always encourage family members to obtain independent legal and financial advice before they agree to give guarantees in relation to the Parent Equity option.
2. Unlimited additional repayments available on Variable Rate Loans. Additional repayments over \$25,000 per year to a Fixed Rate term will result in a break cost being payable.
3. Minimum redraw amount is \$500. Free redraw in-advance amounts at any time through Internet Banking and Mobile Banking. Fees apply for staff assisted redraw. An amount equivalent to the next scheduled repayment for the loan cannot be redrawn from the in-advance amount.

All applications for credit are subject to Beyond Bank's credit assessment criteria. Terms and conditions are available on request. Fees and charges apply. This information is available on our website at beyondbank.com.au/disclosures, calling us on 13 25 85 to request a copy or by visiting a branch.

All loans are provided by Beyond Bank Australia Ltd ABN 15 087 651 143 AFSL/ Australian Credit Licence 237 856.

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FOREST MANAGEMENT



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CHLORINE FREE



ENVIRONMENTAL
MANAGEMENT SYSTEMS



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