

# GO SIXTY PLUS Loan Rate Schedule



As at 01 October 2018

Interest Rate	Comparison Rate	Max. Term	Min. Deposit/Equity	No Ongoing or Monthly Fees	Offset Account (Max \$20k)	Redraw Available	Additional Repayments	Split Loan Available	Interest Only Option
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## Home Care Services Loan<sup>i</sup>

<b>Variable Special</b>	<b>4.51%pa</b>	4.56%pa <sup>1</sup>	30 years	20%	✓	✓	✓	✓	✓	⊖
<b>Fixed Special 3 Year</b>	<b>4.19%pa</b>	4.84%pa <sup>1</sup>	30 years	20%	✓	✓	⊖	✓	✓	⊖
<b>Purpose</b> Home Loan for members who wish to access equity for reasons including but not limited to: - Home care services; - Home improvements; - New or replacement vehicle; - Medical expenses; or - Lifestyle aspirational needs.					<b>Security Requirement</b> Registered first mortgage over residential property.  <b>Better Offset Account<sup>ii</sup></b> Our Home Care Services Loan includes a Better Offset Account with a Visa Debit Card and unlimited FREE transactions (incl. Visa, Visa payWave, eftpos, BPAY®, rediATM, and Direct Debit) plus no account keeping fees					

## Bridge to Retirement Loan

<b>4.51%pa</b>	4.56%pa <sup>1</sup>	Up to 1 year	25%	✓	⊖	⊖	✓	⊖	✓	
<b>Purpose</b> Transition from residential home to retirement village, enabling members to access funds to pay for their licence to occupy prior to leaving and/or selling their residential home.					<b>Security Requirement</b> Security over the Licence to Occupy (ie. premium payable under termination of Resident's Agreement), and registered first mortgage over residential property.					

## Lifestyle Personal Loan

<b>Line of Credit</b>	<b>5.57%pa</b>	5.57%pa <sup>2</sup>	N/A	N/A	✓	⊖	✓	✓	⊖	⊖
<b>Personal Loan</b>	<b>5.99%pa</b>	6.26%pa <sup>2</sup>	5 years	N/A	✓	⊖	✓	✓	⊖	⊖
<b>Purpose</b> Personal Finance for members who wish to access equity for reasons including but not limited to: - Home care services; - Home improvements; - New or replacement vehicle; - Medical expenses; or - Lifestyle aspirational needs.					<b>Security Requirement</b> Security over the Licence to Occupy (ie. premium payable under termination of Resident's Agreement)					

**Ready to apply for your loan?**

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Terms, conditions, fees, charges and lending criteria apply. Full details available on application. Owner occupied only. Information and interest rates are correct as at 01/10/2018. Comparison rates current as at 01/10/2018, subject to change and are based on <sup>1</sup>secured \$150,000 loan over 25 years and <sup>2</sup>secured \$30,000 loan over 5 years. WARNING: The comparison rates are true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts may result in different comparison rates. <sup>1</sup> Fixed interest period of 3 years applies, reverting to the Discount Variable interest rate current at time of maturity. <sup>ii</sup> Maximum \$20,000 balance in the offset account for the life of the loan.