

Get more flexibility with our Offset Home Loan package.

Accelerator Offset Home Loan

A complete home loan solution with fully transactional offset accounts, that lets you use your balance to reduce interest payments.

\$0

No application fee

%

Low interest rates

Choose variable, fixed, or a combination of both

Up to 12

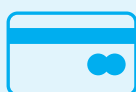
Offset accounts

Manage your loan with up to 2 offset accounts per loan split (maximum loan splits 6)



Up to 6 loan splits

Open up to 6 loan splits prior to loan approval with differing repayment types



Debit Mastercard

Each offset account comes with a Debit Mastercard, giving you control, convenience and worldwide acceptance



Construction

Build your home or investment property. Renovate your existing home.

OVERVIEW

Loan term	30 years
Min. new loan amount	\$150,000
Max. new loan amount	\$5,000,000
Min. increase amount	\$50,000
Split loan	✓
Max. number of loan splits	6 (Must be requested prior to loan approval)

RATES AND FEES

Variable rates	✓
Life of loan discount	✓
Fixed rates	1, 2, 3, 4 and 5 year fixed available ¹
Establishment fee	\$ nil
Monthly fee	\$ nil
Annual package fee	\$198 per annum (up to 5 facilities)

REPAYMENT AND REDRAW OPTIONS

Principal and interest or interest only	✓
Interest only duration	Up to 5 years ²
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 end of fixed period when loan is variable
Direct debit	✓
Salary credit / EFT*	✓

* BSB for all new Accelerator Home Loan accounts: 182-182

FEATURES

Offset account*	Maximum 2 offset accounts per loan split
Account splits*	Maximum of 6
Free redraw	✓
Family guarantee option	✓
Construction loans available	✓

* Loan splits and offset accounts must be requested prior to original loan approval

PACKAGED LOAN BENEFITS

Transactional access with Platinum Debit Mastercard®	Offset account
Fee free variation	One per year
Reduced annual fee	✓

ACCESS AND PAYMENT METHODS

Premium online account access	✓
BPAY® out	✓
Cheque deposit	By mail
ATM access	Offset account
Online shopping	Offset account
International access	Offset account
Contactless purchase	Offset account
Electronic statements	Semi-annual

This disclaimer applies to this entire document in whole or in part. Macquarie Bank Limited ABN 46 008 583 542 (MBL) AFSL Australian Credit Licence 237502 is the servicer of LJ Hooker Home Loans Pty Ltd Accelerator products. The information in this document has been prepared by LJ Hooker Home Loans Pty Ltd for general purposes only. Before making a decision about whether to acquire a credit or lending product, a person should obtain and review the terms and conditions relating to that product. All loan applications are subject to Macquarie Bank's standard credit approval criteria. Conditions apply. Fees and charges are payable. For the most recent interest rates, fees and charges please refer to your local LJ Hooker Home Loans Specialist, or visit ljhookerhomeloans.com.au. Post settlement fees will always be direct debited from the account nominated by the borrower(s) on the completed direct debit request form.

© Registered to BPAY Pty Ltd ABN 69 079 137 518

1. Fixed rate loans may be subject to significant break costs. Please refer to your loan contract and terms for details of break costs applicable. At the end of the fixed rate period, the loan rate will revert to the variable interest rate detailed in your loan contract, as applicable at that time.

2. 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.

For more information visit
ljhookerhomeloans.com.au

