

All the features you need with one simple loan.

Accelerator Home Loan

A low rate home loan with no application or account management fees.
Ideal for property buyers, refinancers or investors.

\$0

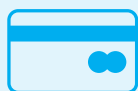
No application fee
No ongoing fees

%

Low interest rates
Choose variable, fixed,
or a combination of both

Up to 6

Flexible loan structure
Create up to six loan accounts,
with different rate, repayment
type and frequency



Free redraw

When you redraw from your
loan using online banking or card



Construction

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



Family Guarantee

Immediate family members can
support you using equity in their
property. Borrow up to 110%
of the purchase price

OVERVIEW

Loan term	30 years
Min. new loan amount	\$150,000
Max. new loan amount	\$5,000,000
Min. increase amount	\$10,000
Split loan	✓
Max. number of loan splits	6 (Available pre-settlement)

RATES AND FEES

Variable rates	✓
Fixed rates	1, 2, 3, 4 and 5 year fixed available ¹
Establishment fee	\$ nil
Monthly fee	\$ nil
Annual package fee	N/A

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, per split
Redraw on fixed	At the end of the fixed period
Direct debit	✓
Salary credit / EFT*	✓

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

FEATURES

Offset account	✗
Free redraw	✓
Family Guarantee Option	✓
Construction loans available	✓

REPAYMENT AND REDRAW OPTIONS

Premium online account access	✓
BPAY®out	✓
Cheque deposit	By mail
Electronic statements	Semi-annual

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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.

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- 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.
- 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

