LJ Hooker
Home Loans Connect™
Let it work for you

To realise your property dreams, connect with the brand you know and trust in property and let it work for you.

Whether you are buying a first home, upgrading or investing, LJ Hooker Home Loans combines expert property knowledge and home lending experience to help bring your property dreams to life.

LJ Hooker Home Loans Connect™ offers a range of simple and easy to understand loan options at competitive rates.

Available exclusively through your LJ Hooker Home Loans specialist, LJ Hooker Home Loans ConnectTM aims to provide a better lending experience.

Funded by the Advantedge Residential Loan Program – part of the National Australia Bank Group and the largest wholesale lender in Australia – you can feel both secure and confident in knowing that you'll receive outstanding service for the life of your loan.

LJ Hooker Home Loans Connect™ – let it work for you.

Let LJ Hooker Home Loans Connect™ work for you:

- A wide range of straightforward home loan options
- Personal guidance from your LJ Hooker Home Loans specialist to help you select the best options for your needs
- No annual fee# and competitive rates to help you save
- 24/7^ secure online, tablet and mobile access to your accounts
- Quickly and easily access up to $10,000 of available redraw* funds on variable rate loans via StarNet 24/7[1], with no minimum amount to your nominated account[2] and at no cost
- The option to make extra repayments to your variable rate home loan at no cost
- A dedicated Customer Care team to make managing your loan easy
- The backing of one of Australia's leading lenders, the Advantedge Residential Loan Program – part of the National Australia Bank Group.

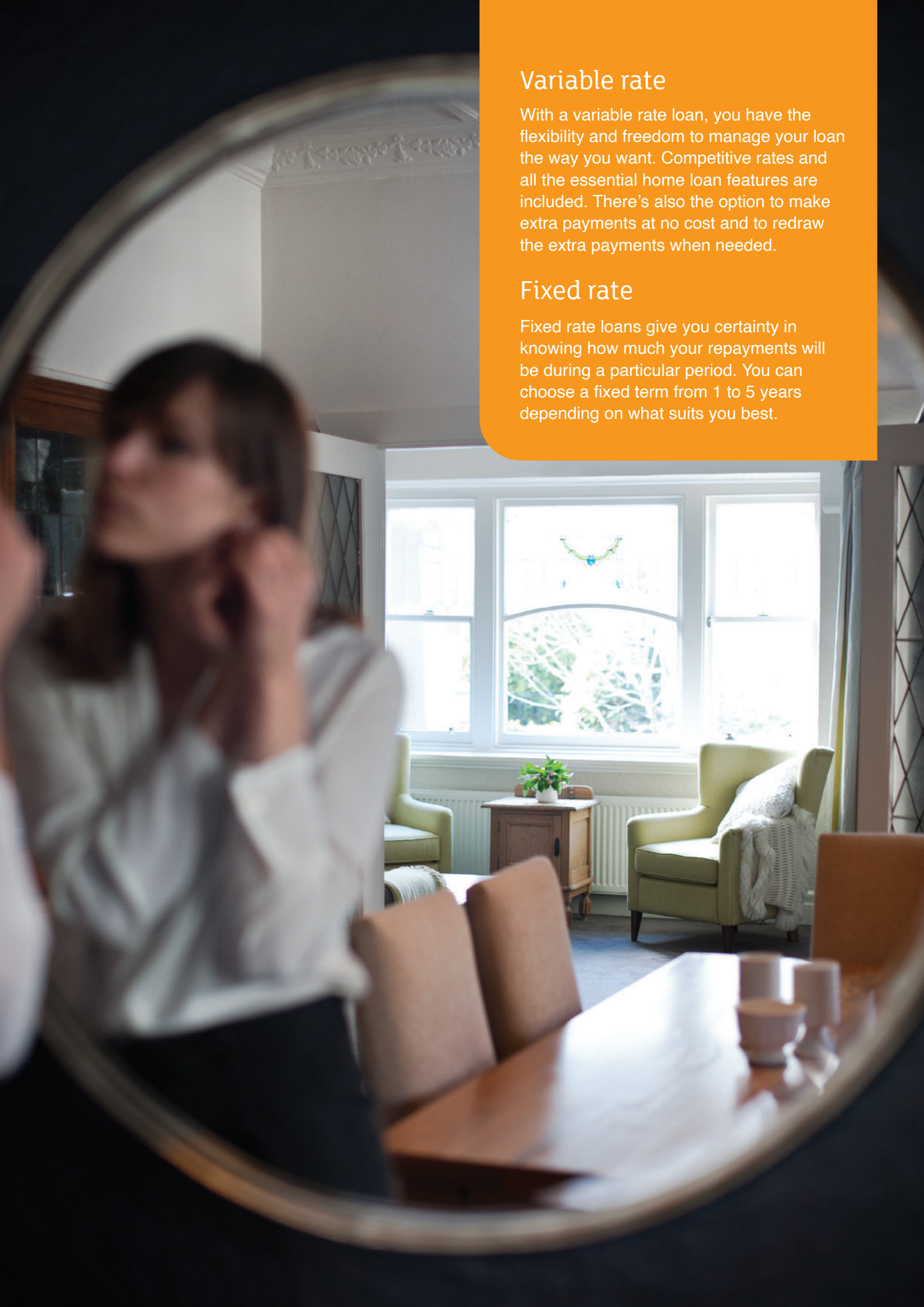
1. Subject to loan terms.
2. For New Payments Platform (NPP) enabled bank accounts only.

\# Fees may be introduced and varied in accordance with loan terms.
^ Subject to system availability
* Standard redraw also available for amounts over $10,000 per day.

Buying a home or investment property should be a rewarding and stress free experience – from finding your dream home to walking through the front door and putting your feet up.

With this in mind, LJ Hooker Home Loans has done the home loan work for you, providing a range of straightforward loan options – from fixed or variable rates, or a combination of both.

Your LJ Hooker lending specialist will also take you through the different loan features to determine which options best suit your needs.



Variable rate

With a variable rate loan, you have the flexibility and freedom to manage your loan the way you want. Competitive rates and all the essential home loan features are included. There's also the option to make extra payments at no cost and to redraw the extra payments when needed.

Fixed rate

Fixed rate loans give you certainty in knowing how much your repayments will be during a particular period. You can choose a fixed term from 1 to 5 years depending on what suits you best.

Comparing your LJ Hooker Home Loans Connect™ options

PRODUCT FEATURES		
	Variable	**Fixed**
Description	Variable rate product with flexible product features	Fixed rate product for repayment certainty with a choice of fixed rate terms
Owner Occupied/Investment	✓Both	✓Both
Construction/Vacant land	✓	✗
Repayment frequency options	Weekly, fortnightly or monthly[1]	Weekly, fortnightly or monthly[1]
Principal & interest/ Interest only	✓Both[2]	✓Both[2]
Ability to make additional repayments	✓	✓Up to a maximum of $20,000 per fixed rate term[3]
Lock rate option to lock in fixed rate	✗	✓
Redraw	✓[4]	✗
Quick and easy redraw to nominated account[6 7]	✓	✗
Easy access to your home loan funds	Transactions via internet and phone, BPAY® (In)	Transactions via internet and phone, BPAY (In)[3]
Splits available	Unlimited	Unlimited
Portability	✓	✓
Maximum Loan Term	30 years	30 years
Maximum LVR	Please contact your lending specialist about maximum LVR tiering as this will vary	
PAYG/Self Employed	Both[5]	Both[5]
Easy repayment options – Salary credit/direct debit	✓	✓

Product features table footnotes

1. Weekly or fortnightly repayments are available after you make your first monthly repayment. For interest only loans, only the monthly repayment option is available.
2. Interest only term up to 10 years where the loan is for investment purposes, and up to 5 years where the loan is for personal use and/or LVR >80%.
3. Break costs may apply if a fixed rate loan is repaid in full, varied to a variable rate loan before the fixed rate term expires or additional payments exceed maximum allowed.
4. Subject to loan terms.
5. Co-Borrower(s) may be PAYG provided that they are mortgagors and able to provide income verification documentation.
6. Up to a maximum of $10,000 per day – No daily limit for standard redraw.
7. For New Payments Platform (NPP) enabled bank accounts only.

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Information accurate as at 10 June 2022 and may change without notice. Please contact your LJ Hooker Home Loans Specialist for full details of LJ Hooker Home Loans Connect™ products.

To find out more about how LJ Hooker Home Loans Connect™ can work for you, speak to your LJ Hooker Home Loans specialist or visit

www.ljhookerhomeloans.com.au/connect

LJ Hooker Home Loans Connect™ products are funded by the Advantedge Residential Loan program. AFSH Nominees Pty Ltd (AFSH) ACN 143 937 437 Australian Credit Licence 391192 is the program lender and Advantedge Financial Services Pty Ltd (Advantedge) ACN 130 012 930 Australian Credit Licence 391202 is the program loan servicer. The program is funded under arrangements with National Australia Bank Limited (NAB). Each of AFSH and Advantedge are members of the NAB Group. NAB does not guarantee the obligations of its subsidiaries. LJ Hooker Home Loans Connect™ is distributed by LJ Hooker Financial Services Pty Ltd ABN 34 106 564 765. Australian Credit Licence 380270.

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