

Home and Investment Loans.



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Welcome.

This booklet outlines the key features and benefits of BankSA home loans. From a fixed or variable rate, to investment loans we can make buying your home easy.

The information provided in this brochure is a summary only. For specific details of the products and services listed, please:

- Visit any branch and speak to our friendly staff
- Call us on 13 13 76
- Go to banksa.com.au



Home loans at a glance.

	Basic Home Loan	1-5 year Fixed Rates	Standard Variable Rate	Portfolio Loan
Variable interest rate	✓		✓	✓
Fixed interest rate		✓		✓
Redraw via Phone and Internet (on application)	✓	✓	✓	✓
Advantage Home Loan Package		✓	✓	✓
Interest Offset ²		✓	✓	✓
Can be used for building			✓	✓
Internet and Phone Banking	✓	✓	✓	✓
Split Loan available		✓	✓	✓
Additional payments	✓	✓ ^{3,4}	✓	✓ ⁴
Weekly/Fortnightly repayments	✓	✓	✓	✓
Interest only repayments	✓	✓	✓	✓ ^{1,5}
Easy for family to guarantee part of loan	✓	✓	✓	
Protection Plans for Mortgage Customers	✓	✓	✓	✓

1. These features are incorporated into the structure of the Portfolio Loan without the need to apply.
2. A partial interest offset facility is available on fixed rate products. A full interest offset facility is available on our Standard Variable Rate Home Loans.
3. Maximum \$10,000 per year during a fixed rate period before break costs apply.
4. Minimum repayments on Portfolio Loan are the total of interest charges and any monthly administration fee.
5. Redraw is only available for loans fixed on or after 30 November 2009 and can only redraw up to the value of the prepayment threshold.



Basic Home Loan.

The BankSA Basic Home Loan is a straightforward variable rate home loan that has a competitive interest rate and no monthly administration fees. You still receive the flexibility to make weekly or fortnightly repayments, additional payments as well as a redraw facility.

Fixed Rate Home Loan.

The interest rate on many of our home loans can be fixed for periods of 1 to 5 years. The rate is guaranteed not to change during the period you select. With a fixed rate you know exactly how much you need to repay, which can be especially helpful when you're budgeting.

At the end of the fixed rate period, the interest rate converts to the applicable variable home loan rate or you can choose another fixed rate period. However, if you repay or change the loan before the end of the current fixed interest rate period, break costs may apply. Although the rate is fixed, you'll still find this a very flexible loan. You can make weekly or fortnightly repayments, choose to have a partial interest offset facility and you can even make limited additional payments before break costs apply. You can also make limited redraws if you have made additional repayments during the fixed period.

Portfolio Loan.

The BankSA Portfolio Loan is the home loan that works to help you get ahead and help you secure the financial future you want.

As you pay off your home, a Portfolio Loan lets you access your increasing equity to make other investments and build your assets such as shares, an investment property or holiday home, a new car or your children's education. It's up to you.

With one credit limit and the unique benefit of up to 10 flexible sub-accounts, the BankSA Portfolio Loan is the only loan you'll ever need.

Two steps to getting ahead faster.

You can think of a Portfolio Loan as a two-step strategy to accelerate your financial goals:

1. Portfolio Loan could help you pay off your home faster.

First, by depositing your salary and any savings directly into your Portfolio Loan you immediately reduce the principal and therefore the interest you pay on your loan.

2. Invest while you pay off your home.

With a Portfolio Loan, you can start investing while still paying off your home loan. As you build up the equity in your home, Portfolio Loan makes it simple to take advantage of investment opportunities as they come along. Whether you spot your dream investment property or you would like to participate in a new share offering, the flexibility of your Portfolio Loan lets you quickly take advantage of these opportunities without having to face a mountain of paperwork.

Unlike other equity loans, a BankSA Portfolio Loan makes it easy to separate your investments from your home loan just by adding a sub-account. This makes tax management easier and allows you to choose how you manage each investment.



Home loan options.

Advantage Home Loan Package.

The BankSA Advantage Home Loan Package recognises the need for an all-in-one solution that could help put more money in your pocket with exceptional savings and value. The package offers special discounted home loan interest rates on a range of BankSA home loan products. The package includes an eligible home loan,* your choice from one of the eligible credit cards, and a transaction account for all your day-to-day banking.

The one low annual fee of \$395 covers all regular fees for your preferred eligible home loan, eligible credit card and a transaction account for all your day-to-day banking.

Relocation Home Loan.

Trying to coordinate the sale of an existing property while buying a new one can be stressful. If you don't synchronise the two, you could end up needing expensive bridging finance, or you might be unable to secure the new house you want.

But there is a better way to manage your finances between buying and selling. With the BankSA Relocation Loan, you can buy your new property before you've sold the old one.

We can lend you:

- The deposit for the new property straight away
- The balance at settlement
- Additional expenses such as stamp duty and moving costs.

You can even move into your new property immediately and get your old property looking great – without the added stress of living in it. You can even apply for a Relocation Home Loan if your current home loan is not with BankSA.

Renovation Home Loan.

If you want to renovate or extend your home, a BankSA Renovation Home Loan can lend you a hand. It offers a flexible means of changing your home to suit the way you live.

*Subject to approval under the bank's prevailing credit criteria. Advantage package conditions of use apply, and are available at banksa.com.au

Flexible Choice Home Loan.

The BankSA Flexible Choice Home Loan lets you combine the security and predictability of a fixed rate loan with the flexibility of a variable rate loan. You can choose a fixed rate for a portion of your loan to protect you from any change in interest rates. You decide how much of the loan you want at a fixed rate. The other portion of the loan is at a variable rate, so you can repay this part of your loan faster by making extra payments.

Family Pledge.

Whether you're buying your own home or an investment property, the BankSA Family Pledge makes it easy for a parent or other family member to guarantee part of your home loan.

The result is that you get into your home faster, with help from your family.

Full Interest Offset Facility.

If you want to take full advantage of your savings and pay off your home quickly, the BankSA full interest offset facility is for you.

Here's how it works:

1. A full interest offset facility is available on our Standard Variable Rate Home Loans.
2. Allows you to link your Complete Freedom Account to your home loan to benefit from the interest offset facility.
3. Each day we fully offset the balance in your Complete Freedom Account against the amount you owe on your home loan.
4. Interest on the home loan is calculated daily and charged monthly only on the net amount (your loan balance less your Complete Freedom Account balance) on that day.

Example

\$250,000 If your home loan balance is \$250,000 on a day.

\$50,000 And your savings account balance is \$50,000 on that day.

\$200,000 Then you only pay interest on \$200,000 for that day.

Residential Building Loan.

This loan can make any construction project more cost-efficient by allowing you to make progress payments to builders after each stage of building has been inspected and verified.

To apply for a residential construction loan, we'll need you to supply us with:

- Construction cost estimates – tenders, costs and quotes from your builder.
- Council-approved plans and specifications, including any conditions of approval.
- Written details of any work to be carried out by you, or your family, friend(s) or sub-contractor(s).

We write to you, usually within six weeks of approval, about when you can start building. Residential Construction Loans are available on Standard Variable and Portfolio Loans.

Insurance options.

BankSA offers a range of insurance products that will have you covered for most eventualities.

BankSA Home and Contents Insurance¹.

With Home and Contents Insurance cover you get a flexible choice of contents and/or building cover to:

- Protect valuable items in and away from your home.
- Choose from three levels of cover to suit your needs and add optional cover as required.

When arranging home finance for peace of mind ask your lender about home and contents cover today.

BT Protection Plans for Mortgage Customers¹.

BT Protection Plans for Mortgage Customers is an affordable and easy solution designed to:

- Pay a lump sum if you die or suffer a terminal illness (Term Life for Mortgages); and
- Pay a monthly payment if you can't work because of an injury or illness (Income Protection for Mortgages).

BT Protection Plans¹.

BT Protection Plans provide a range of insurance solutions to protect you and your loved ones, should something unexpected happen.

- You can tailor the policy to your individual needs through Term Life, Total and Permanent Disablement and Income products.
- You can choose how the benefit payment can be used to meet those needs if something unexpected happens, such as clearing debts, living and medical expenses or to make any necessary lifestyle changes.

BankSA Deposit Protect Bond*.

Want to buy a new home but have your funds tied up in other investments? Simply use a Deposit Protect Bond. It acts as your legal deposit until you settle on your new home, and is a widely accepted form of deposit.

1. This information is general information only and does not take into account your personal circumstances. BankSA Home and Contents Insurance is issued by Westpac General Insurance Limited ABN 99 003 719 319 (WGIL). BT Protection Plans and BT Protection Plans for Mortgage Customers are optional and is not a condition of your property loan. BT Protection Plans and BT Protection Plans for Mortgage Customers are issued by Westpac Life Insurance Services Limited ABN 31 003 149 157 (WLIS). All BT Protection Plans and BT Protection Plans for Mortgage Customers and St.George Protection Plans for Mortgage Customers are issued by WLIS, except for Term Life as Superannuation and Income Protection as Superannuation, which are issued by Westpac Securities Administration Limited ABN 77 000 049 472 (WSAL). These insurance products are distributed by BankSA. BankSA does not guarantee the insurances. Before making a decision in relation to Insurance, you should read the relevant Product Disclosure Statement ("PDS") from BankSA to see if the insurance is right for you.

* BankSA Deposit Protect Bonds are issued by BankSA, and are guaranteed by Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian Credit Licence 233714.

For further information.



Ask at any branch.



For all other enquiries, please call BankSA
on 13 13 76 (Mon - Fri, 8am - 8pm AEST).



Ask your lender, our lender can also
come to you.



Visit banksa.com.au



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