

WHICH DEFECREDIT HOME LOAN IS RIGHT FOR YOU?



Feature	Flexi Choice	Smart Mover	Construction	True Value	Basic
Maximum loan to value ratio	90%	80%	90%	90%	90%
No annual fee	✓	\$300	✓	✓	✓
No monthly fee	✓	✓	✓	✓	✓
Variable interest rate	✓	✓	✓	✓	✓
Fixed interest rate	✓ (for 2 or 3 years)	-	-	-	-
Interest only	-	-	✓ (construction phase only)	-	-
Unlimited banking transactions (annual fee applies)	✓ (RediATMs, EFTPOS, personal cheques and BPAY transactions)	✓ (RediATMs, EFTPOS, personal cheques and BPAY transactions)	-	-	-
Split loan facility	✓	-	-	-	-
Unlimited free redraw (\$100 minimum in variable rate periods only)	✓	-	✓ (after interest only period)	✓	-
Switching between variable/fixed	✓	-	-	-	-
Loan portability	✓	✓	✓	-	-
Additional payments allowed (variable rate loan only)	✓	✓	✓	✓	✓
Mortgage offset available	✓	-	-	-	-
Pre-approved overdraft	✓ (up to \$10,000)	-	-	-	-
Maximum term (years)	30	n/a	30	30	30

Valid as at 15 December 2008. Terms and conditions, fees and charges apply and are available on application.

For our current interest rates,
log onto defcredit.com.au or call 1800 033 139

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