



# compare loans accounts (home and personal)<sup>1</sup>

as at 20 March 2022

		Simple Home Loan Plus	Simple Home Loan	Premier Home Loan	Standard Home Loan	Interest Only Loan	Premier Personal Loan	Personal Loan	Equity Access	Personal Overdraft
<b>Features</b>	Offset Facility	up to \$100,000	×	up to \$50,000	×	×	×	×	Deposit product with overdraft/ access to credit facility attached	
	Redraw Facility	up to \$50,000	×	up to \$50,000	×	×	up to \$50,000	na		
	Payment Frequency Options <sup>2</sup>	●	●	●	●	●	●	●		
	Interest Only Option <sup>3</sup>	×	×	×	×	●	×	×		
	Fixed Rate Option <sup>3</sup>	●	×	●	×	×	×	×		
<b>Terms of Loan</b>	Minimum Amount	\$200,000	\$200,000	\$150,000	\$20,000	\$20,000	\$5,000	\$5,000	\$20,000	\$1,000
	Maximum Term	30 years	30 years	30 years	30 years	5 years	10 years	7 years	ongoing	ongoing
<b>Access</b>	Branch	●	●	●	●	●	●	●	●	●
	Online Banking	●	●	●	●	●	●	●	●	●
	Direct Credits	●	●	●	●	●	●	●	●	●
	Periodic Payments (cr)	●	●	●	●	●	●	●	●	●
	Bank@Post (cr)	●	×	×	×	×	×	×	●	●
	Cheque Book	●	×	×	×	×	×	×	●	●
	ATM	●	×	×	×	×	×	×	●	●
	eftpos	●	×	×	×	×	×	×	●	●
	Direct Debits	●	×	×	×	×	×	×	●	●
	BPAY	●	×	×	×	×	×	×	●	●
<b>Fees</b>	Application Fee	×	×	●	●	●	●	●	●	●
	Annual Fee	●	●	×	×	×	×	×	×	×
	Break cost for fixed rate	●	na	●	na	na	na	na	na	na

<sup>1</sup> This schedule is to be read in conjunction with the Co-operative's Fees & Charges Schedule, Loans & Overdrafts Rates Schedule and Product Disclosure Statements.

<sup>2</sup> Weekly, Fortnightly and Monthly payment options

<sup>3</sup> Price on application | Eligibility subject to lending assessment criteria

● Facility available when the Simple Home Loan Plus Offset account that is attached to the loan product.