

## Things you need to know

Applications are subject to Dnister credit assessment criteria. Terms and conditions, including fees and charges, apply. Full details are available on application. The information contained in this brochure is current at the time of printing and is subject to change without notice.

The information contained in this brochure is not to be considered financial advice. It is general information only and does not take into account your personal circumstances. The information does not explain the full terms and conditions that apply to our loan accounts.

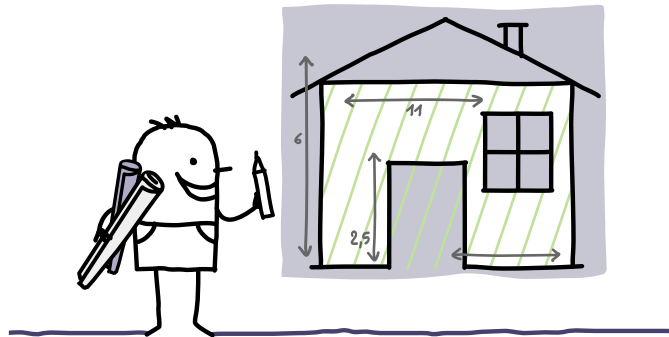
When applying for a Premier home loan or opening an Offset Facility account, please read our "Product Disclosure Statement" (PDS), "Fees & Charges" and "Loan and Overdraft Interest Rates" and decide if this product is right for you. These documents are available by phoning (free call) 1800 353 041, online [www.dnister.com.au](http://www.dnister.com.au) or visiting your local branch.

<sup>1</sup>Redraw fees apply. Limits apply to available Redraw Facility amounts and Offset Facility balances.

<sup>2</sup>The standard Discharge Fee applies to all home loans. For Premier home loans, a Break Cost Fee may also apply if, while the interest rate is fixed, you repay the loan or we agree to vary the interest rate to a variable interest rate or another fixed interest rate.

<sup>3</sup>Subject to satisfying the minimum monthly repayment commitment detailed in the Offer and Loan Contract.

Dnister Ukrainian Credit Co-operative Ltd  
ABN 59 087 651 394 | AFSL / Australian Credit Licence 240673



let's talk about home loans.

## Choosing the loan that best suits you

Buying property is one of the biggest commitments you'll ever make. So when it comes to choosing a loan, it's important to do your research and seek the best information.

At Dnister, we can help you do just that. Whether you're buying a home, a residential investment property, vacant land or refinancing your existing home loan, come and talk to us.

Our lending specialists can offer suggestions on how much you need, how much you can afford and how often to make your repayments.



[www.dnister.com.au](http://www.dnister.com.au)

**Dnister Ukrainian Credit Co-operative Ltd**

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## Home Loan Snapshot

|  | Premier | Standard |
|--|---------|----------|
| Home Loans                                 |         |          |
| Tiered Variable Interest Rate              | Yes     | Yes      |
| 1-5 Year Fixed Interest Rates              | Yes     | No       |
| Monthly Service Fee                        | No      | No       |
| Annual Fee                                 | No      | No       |
| Redraw Feature Facility <sup>1</sup>       | Yes     | No       |
| 100% Mortgage Offset Facility <sup>1</sup> | Yes     | No       |
| Additional Repayments Allowed <sup>2</sup> | Yes     | Yes      |
| Minimum Loan Amount                        | Yes     | No       |

### Premier Home Loan

“I want more for less...”

If you want a loan with plenty of features and great pricing, Premier delivers. Designed for people borrowing more than \$150,000, Premier is a great way to get the loan that meets your needs.

What **Premier** delivers:

- A tiered variable interest rate based on the loan amount.
- Fixed interest rates from 1 to 5 years.
- No monthly service fee or annual fee.
- Redraw Facility<sup>1</sup> for advance payments.
- A 100% Offset Facility<sup>1</sup> account.
- Additional repayments without penalty.<sup>2</sup>
- Option of monthly, fortnightly or weekly repayments.<sup>3</sup>

### Standard Home Loan

“I want a great deal...”

If you want a loan with great pricing and some flexibility, Standard is the loan for you. Designed for any loan amount, Standard is a great way to save money over the life of your loan.

What **Standard** delivers:

- A tiered variable interest rate based on the loan amount.
- No monthly service fee or annual fee.
- Additional repayments without penalty.<sup>2</sup>
- Option of monthly, fortnightly or weekly repayments.<sup>3</sup>

### How much can I borrow?

That depends on your circumstances. If you answer a few simple questions, a Dnister lending specialist can quickly tell you how much we could lend you – subject, of course, to our normal credit assessment criteria:

- 1. Income level**  
eg. Salary, wage, self-employed income.
- 2. Other income**  
eg. Rental property, shares
- 3. Any debt**  
eg. Any other loans, credit cards, store charge cards
- 4. Borrowing amount**  
How much you would like to borrow

It's a good idea to find this out and even get a pre-approval - so you know how much you can offer if you suddenly find your dream home. Until then, we'd suggest it's best not to sign anything.

### What are the costs involved?

Aside from the loan itself, there are other costs involved with buying a property. These include stamp duty, registration fees, property insurance, legal costs and loan establishment fee. As a rule-of-thumb, these costs are generally in the order of 5% of the purchase price of the property. You will need to make allowances for these costs.

### Want to pay off your loan faster?

There are ways to save thousands of dollars and to cut years off your loan. Of course, there are common sense tips you should use to make you repayments easier - but there are also things you might not know about. For example, the many benefits of an Offset Facility<sup>1</sup> account (where available).

### It's mostly common sense

The best way to save money on your loan is to follow a sensible budget, make payments as regularly as possible - weekly or fortnightly if you can - and pay more than the minimum amount required. You can quickly get ahead and be able, if you have selected the Premier home loan product, to take advantage of Dnister's Redraw Facility<sup>1</sup> feature if you need to. That way, if you require some cash, you can withdraw from the amount by which you are ahead on your loan.

### Offset against your savings

If you select the Premier home loan product, you can also choose to open an Offset Facility<sup>1</sup> account. Every dollar in that account, up to the limit of \$50,000, is 100% offset against the balance of your home loan, so you pay less interest.

It works like this: if you owe \$200,000 on your home loan, but also have \$5,000 in your Offset Facility<sup>1</sup> account, you'll effectively be paying interest on the outstanding amount of \$195,000. The more you save, the less you pay. This may be tax effective too - depending on your individual circumstances.

**To discuss your home loan options  
or to apply, contact our lending specialist now.  
Free call 1800 353 041.**

