

Creating certainty for TWU members.

Beyond Bank's Total Home Loan Package[^] 3 Year Fixed Rate

2.29 %
p.a.
Interest rate.

3.71 %^{*}
p.a.
Comparison rate.^{*}

For new owner-occupied loans less than 80% LVR.

In challenging times, create some certainty with Beyond Bank's lowest 3-year, fixed rate home loan.

Some people like the security of knowing that their home loan repayments won't change to make budgeting easier.

If you're one of them, this could be the loan for you. With a Total Home Loan Package 3-year fixed rate, you can relax with the knowledge that your repayments won't change during your fixed-rate term.

Get in touch.

To take advantage of this offer for TWU members, contact **Adam Aydin** on **0438 700 605** or email **twuprivatebanking@beyondbank.com.au**

Looking for more reasons?

- Make up to \$25,000 in extra repayments each year without penalty.¹
- Free online redraw to withdraw any extra repayments you have made, or you could take a repayment holiday.²

Web beyondbank.com.au

Email contactus@beyondbank.com.au

Interest rate current as at 07/04/2020. Interest rates are subject to change without notice. ¹ Break costs apply when more than \$25,000 is made in additional repayments in one year. ² Redraws and repayment holidays are subject to approval. Minimum redraw amount is \$500. Fees applicable for manual redraws from loans. An amount equivalent to the next scheduled repayment for the loan cannot be redrawn from the in-advance amount. [^]Total Home Loan Package 3-Year Fixed is available only to new qualifying loans applied for from 07/04/2020 that are secured against a single residential property for owner-occupied purposes (Parent Equity, Bridging, Building/Construction or Land Rent Scheme loans not available). Interest rate is available to new loan applications and are only available on new lending or when existing borrowers increase their loan amount by a minimum of \$50,000 and the LVR is less than or equal to 80% at point of loan origination. Borrowers who acquired this loan before this date may have different eligibility, interest rate or product attributes. The Total Home Loan Package has an annual fee of \$395. Other upfront fees including valuation fees and government charges are payable. ^{*}Comparison rates are based on a loan of \$150,000 with monthly repayments over a term of 25 years. Warning: This comparison rate applies only to the example given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan. We apply the discounted fixed rate on loan settlement date or the date the fixed rate period commences unless a rate lock applies. At the end of the fixed rate period, the interest rate will revert to the prevailing standard variable rate applicable at that time for the remainder of the loan term. Terms, conditions, fees and charges apply; these will be provided at application or on request. Please review our Financial Services Guide (FSG) available on our website at www.beyondbank.com.au/disclosures, by calling us on 13 25 85 to request a copy or by visiting a branch. The FSG will be provided at the time of acquiring the product. Normal lending criteria applies. This information has been provided without taking into account any of your objectives, financial situation or needs. You should consider whether it is suitable for your circumstances before acquiring this product. All loans are provided by Beyond Bank Australia Ltd ABN 15 087 651 143, AFSL/Australian Credit Licence 237856. © 2020.