



# Advantage Product Range and Fee Matrix

A054 – 30 January 2023

Legend	
Symbol	Meaning
✓	Featured
	Unavailable

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# Advantage Product Range and Fee Matrix A054

	<b>Advantage Essentials</b>	<b>Advantage Special</b>	<b>Advantage Standard</b>
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Pricing – New Business Only

FULL DOC – **Owner Occupied**

Full Doc - Principal & Interest			
Borrower Rate - Variable	4.69 (≤ 60% LVR) 4.74 (≤ 80% LVR) 5.54 (≤ 90% LVR)	4.74 (≤ 60% LVR) 4.84 (≤ 80% LVR) 5.64 (≤ 90% LVR)	4.84 (≤ 60% LVR) 4.94 (≤ 80% LVR) 5.74 (≤ 90% LVR) 5.84 (≤ 95% LVR)
Borrower Rate – Fixed		1yr @ 5.29 2yr @ 5.34 3yr @ 5.49 4yr @ 6.14 5yr @ 6.14	1yr @ 5.39 2yr @ 5.44 3yr @ 5.59 4yr @ 6.24 5yr @ 6.24
Full Doc – Interest Only up to 5yrs			
Borrower Rate - Variable			5.94 (≤ 80% LVR)

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	Advantage Essentials	Advantage Special	Advantage Standard
<b>FULL DOC – Investment</b>			
<b>Full Doc - Principal &amp; Interest</b>			
<b>Borrower Rate - Variable</b>	<b>5.04 (≤ 80% LVR)</b> <b>5.69 (≤ 90% LVR)</b> <b>5.99 (+90% LVR)</b>	<b>5.14 (≤ 80% LVR)</b> <b>5.79 (≤ 90% LVR)</b> <b>6.09 (+90% LVR)</b>	<b>5.24 (≤ 80% LVR)</b> <b>5.89 (≤ 90% LVR)</b> <b>6.19 (+90% LVR)</b>
<b>Borrower Rate – Fixed</b>		1yr @ 5.49 2yr @ 5.54 3yr @ 5.64 4yr @ 6.29 5yr @ 6.29	1yr @ 5.59 2yr @ 5.64 3yr @ 5.74 4yr @ 6.39 5yr @ 6.39
<b>Full Doc – Interest Only up to 5yrs</b>			
<b>Borrower Rate - Variable</b>	<b>5.44 (≤ 80% LVR)</b>	<b>5.54 (≤ 80% LVR)</b>	<b>5.64 (≤ 80% LVR)</b>
<b>Borrower Rate – Fixed</b>		1yr @ 5.59 2yr @ 5.69 3yr @ 5.79 4yr @ 6.39 5yr @ 6.39	1yr @ 5.69 2yr @ 5.79 3yr @ 5.89 4yr @ 6.49 5yr @ 6.49

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## Nuances

Capitalise Interest			
Offset account on request	✓	✓	✓
Internet Access	✓	✓	✓
Free Split(s)	4	4	4
Minimum Component (per product)	150,000	150,000	50,000
Maximum Component (per product)	3,000,000	5,000,000	5,000,000

## Transactions In

Australia Post Deposit	✓	✓	✓
BPay In	✓	✓	✓
Direct Credit	✓	✓	✓
Direct Salary Credit	✓	✓	✓
Unlimited Free Direct Debit	✓	✓	✓

## Transactions Out





3 <sup>rd</sup> Party Direct Debit (Money Out)	✓	✓	✓
Credit Card Sweep Capability	✓	✓	✓
3 <sup>rd</sup> Party Protocol Friendly	✓	✓	✓

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	Advantage Essentials	Advantage Special	Advantage Standard
BPay Out	✓	✓	✓
Visa Debit Card (with offset)	✓	✓	✓
Telegraphic Transfer	✓	✓	✓
Pay – Anyone (EFT)	✓	✓	✓
<b>Mortgagee</b>			
Bendigo and Adelaide Bank Limited	✓	✓	✓
<b>Credit Enhancements</b>			
Qualify on Essentials Employers List	✓		
Family Pledge			
Specialised Security			
Special Circumstances/Combinations			
Bridging Capabilities / Relocation Loans		 0.25 loading	 0.25 loading
Company as Borrower/Guarantor			
Trustee as Borrower/Guarantor			
Construction		to 90% LVR	to 90% LVR

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<b>Credit Enhancements – General</b>			
Interest Only up to 5 Years	✔	✔	✔
Interest Only up to 10 Years			
Principal & Interest Maximum LVR	90% + LMI	90% including LMI	95% including LMI
Interest Only Maximum LVR		80%	80%
Postcode Category 1 & 2	✔	✔	✔
Postcode Category 3 & 4			✔
Principal and Interest to 30 Years	✔	✔	✔
<b>Credit Enhancements – Full Doc</b>			
Final LVR Owner Occupied	90% plus LMI	90% plus LMI	95% incl LMI
Final LVR Investment	90% incl LMI	90% incl LMI	90% incl LMI
LMI Capitalisation	✔	✔	✔
<b>Direct Debit Options</b>			
Principal & Interest			
Elected Amount	✔	✔	✔
Minimum Weekly, Fortnightly or Monthly	✔	✔	✔
Interest Only			

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	Advantage Essentials	Advantage Special	Advantage Standard
<b>Elected Amount</b>			
<b>Minimum Weekly</b>			
<b>Minimum Fortnightly</b>			
<b>Minimum Monthly</b>	✔	✔	✔
<b>Application and Settlement Fees \$</b>			
<b>Application Fee – Purchase or Refinance</b>	600.00 Refunded	600.00 Refunded	600.00 Refunded
<b>Application Fee – Construction or Vacant Land</b>		600.00	600.00
<b>Valuation Fee</b> (up to \$300 inc GST per security Standard Valuation)	Up to \$300 including GST per security property covered with the balance recoverable at settlement		
<b>Settlement Fee</b>	295.00	295.00	295.00
<b>Loan Processing Fee</b>	150.00	150.00	150.00
<b>Loan Processing Fee for Construction &amp;/or Go Between Loans</b> (excluding progress inspection fees)		295.00	295.00
<b>Loan Processing Fee for a Construction Go Between Loans</b> (excluding progress inspection fees)		440.00	440.00
<b>Loan – Legal Fees</b> (Disbursements, PEXA and standard government fees and charges apply - additional fees also apply if multiple securities,	395.00	395.00	395.00

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companies, trusts, guarantors are involved generally \$150 each addition.)			
<b>Loan Facility Fee (per annum)</b>			
<b>100% Offset Facility Fee (per month)</b>	10.00	10.00	10.00
<b>Building Loan Fee</b> (inclusive of progress inspection fees)		500.00 (Same State) 950.00 (Different State)	500.00 (Same State) 950.00 (Different State)
<b>Guarantor Fee</b>	200.00	200.00	200.00
<b>Variation Fee – principal increase</b>	450.00 – existing split 250.00 + 395.00 lenders legals	450.00 – existing split 250.00 + 395.00 lenders legals	450.00 – existing split 250.00 + 395.00 lenders legals
<b>Discharge Fees</b> (per security and <u>excludes</u> Solicitor & Rego costs)	500.00	500.00	500.00
<b>Notes</b>			
<b>Double Down Promotion</b> \$600 if with current lender 1-5yrs \$900 if with current lender >5yrs	Refinances Only	Refinances Only	Refinances Only

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