



Which residential loan option do I choose?

The 5-Year Residential Loan is most suitable for:

- PAYG wage earners or Self-Employed persons
- Homeowners with 10% equity in their property
- Borrowers with a clear credit history
- Loans under \$15,000

Note: Loan term 60 months

The 7-Year Residential Loan is most suitable for:

- Centrelink recipients e.g. Age Pension/ Disability/ Carers Allowance
- PAYG wage earners or Self-Employed persons
- Larger loans over \$15,000 (which require no security)
- Non-homeowners and homeowners

Note: Loan term 84 months

The borrower(s) for both loan options must have a clear credit history due to the unsecured nature of these loans