



myloan **elect**

Your key to moments that matter





Homes are more than buildings, they're your key to moments that matter.

MyLoan Elect provides a secure foundation for you to buy your first home, upgrade or invest. Through a range of simple solutions designed to suit your needs, you can build the life you've dreamed of.

From the initial application through to post-settlement, the process is simple and easy to understand. Your MyLoan Elect Specialist will ensure you are guided through each step for a personalised home loan experience, delivered at a competitive rate.

MyLoan Elect home loans are funded by Advantedge one of Australia's leading lenders and part of the NAB Group – so you can be confident that you'll have security throughout the life of your loan.

MyLoan Elect – your key to moments that matter.

A MyLoan Elect home loan is your key to moments that matter.

- Choose from a range of straightforward loan options
- Your MyLoan Specialist will provide guidance and support you through the process to help find a solution that suits your lifestyle
- Easy to manage with 24/7[^] secure online, tablet and mobile access to your accounts
- A competitive rate that will help you save
- A MyLoan Elect debit card provides redraw^{*} access to your variable rate home loan funds via ATMs or EFTPOS
- Direct debit from your home loan to your everyday bank account
- The option to make extra repayments to your variable rate home loan at no cost
- Access to a dedicated CustomerCare team that makes managing your loan simple
- The backing of one of Australia's leading lenders, Advantedge – part of the NAB Group.

Purchasing a home or investment is a pivotal life moment that should be a rewarding, stress-free experience. It marks the beginning of an exciting new phase.

That's why your MyLoan Elect Specialist will provide a selection of simple fixed or variable rate options, or a combination of both.

Your MyLoan Specialist will guide you through the process and ensure you're on the way to securing the key to the investment or home you'll achieve milestones in.

Variable rate

With a variable rate loan, you have the flexibility and freedom to manage your loan the way you want. Competitive rates and all the essential home loan features are included. There's also the option to make extra payments at no cost and to redraw the extra payments when needed.

Fixed rate

Fixed rate loans give you certainty in knowing how much your repayments will be during a particular period. You can choose a fixed term – from one to five years – depending on what suits you.

[^]Subject to system availability.

^{*}Subject to loan terms.





Comparing MyLoan Elect options

PRODUCT FEATURES	Variable	Fixed
Description	Variable rate product with flexible product features	Fixed rate product for repayment certainty with a choice of fixed rate terms
Owner Occupied/Investment	✓ Both	✓ Both
Construction/Vacant land	✓	✗
Repayment frequency options	Weekly, fortnightly or monthly ¹	Weekly, fortnightly or monthly ¹
Principal & interest/Interest only	✓ Both ²	✓ Both ²
Ability to make additional repayments	✓	✓ Up to a maximum of \$20,000 per fixed rate term ³
Lock rate option to lock in fixed rate	✗	✓
Redraw	✓ ⁴	✗
Easy access to your home loan funds	Transactions via internet and phone, BPAY® (In), debit card, ATM ⁵	Transactions via internet and phone, BPAY (In) ³
Splits available	Unlimited	Unlimited
Portability	✓	✓
Maximum Loan Term	30 years	30 years
Maximum LVR	Please contact your MyLoan Elect Specialist about maximum LVR tiering as this will vary	
PAYG/Self Employed	Both ⁶	Both ⁶
Individuals, Companies, Trusts	✓	✓
Easy repayment options – Salary credit/direct debit	✓	✓
Free Debit card	✓	✓

Product Features Table notes

- Weekly or fortnightly repayments are available after you make your first monthly repayment. For interest only loans, only the monthly repayment option is available.
- Interest only term up to 10 years where the loan is for investment purposes, and up to 5 years where the loan is for personal use and/or LVR >85%.
- Break costs may apply if a fixed rate loan is repaid in full, varied to a variable rate loan before the fixed rate term expires or additional payments exceed maximum allowed.
- Subject to loan terms.
- Use of NAB or Redi ATM networks are free of charge. Fees and charges may be applied by owners of other ATM networks.
- Co-Borrower(s) may be PAYG provided that they are mortgagors and able to provide income verification documentation.

©Registered BPAY Pty Ltd ABN 69 079 137 518.

Information accurate as at 17th June 2017 and may change without notice. Please contact your MyLoan Specialist for full details of MyLoan Elect products.

More Information

To learn more about how to make MyLoan Elect your key to moments that matter, speak to your MyLoan Specialist or visit www.myloan.com.au/elect

MyLoan Elect products are funded by the Advantedge Residential Loan program. AFSH Nominees Pty Ltd (AFSH) ACN 143 937 437 Australian Credit Licence 391192 is the program lender and Advantedge Financial Services Pty Ltd (Advantedge) ACN 130 012 930 Australian Credit Licence 391202 is the program loan servicer. The program is funded under arrangements with National Australia Bank Limited (NAB). Each of AFSH and Advantedge are members of the NAB Group. NAB does not guarantee the obligations of its subsidiaries.