Portfolio Loan – Fact Sheet.

Please note: This product is unavailable for new lending from 30 September 2021.

The Portfolio Loan is a line of credit secured against residential property, providing customers with flexible access to available funds. While existing customers can continue to use their loan in line with its terms, new applications, loan increases and refinancing are no longer available (including loan restructures following separation, divorce or a deceased estate).

Loan Purpose	**You can use this loan to:** • Access the equity in your residential investment property • Invest in assets such as investment properties or shares • Refinance an existing investment loan • Access available funds when needed through a revolving line of credit **You can't use this loan to:** • Buy or refinance a home you intend to live in • Primarily fund business purposes
Interest Rate	This loan has a variable interest rate, which means your rate can change over time.
Repayment Frequency	Minimum repayments are required monthly.
Interest Only Payments	Your minimum repayments cover interest and fees only. You can choose to pay extra at any time to reduce what you owe.
Additional Repayments	You can make extra repayments at any time, with no set limit.
Loan Term	There is no set term for this loan, allowing you to continue accessing available funds while the loan remains in place. In certain circumstances set out in the Terms and Conditions, we may require you to repay some or all of the amount you owe.
Interest Offset	Not available
Top Up	Not available
Switching & Splitting your Loan	• Switching from another loan product is not available • Splitting the loan into separate parts is not available • You are able to switch to a Transaction account or Savings account

Package	This loan is eligible for the **Advantage Package**, which has a $395 annual fee.
Loan Amount	• The maximum credit limit is $100,000,000 • Each account must have a minimum balance of $2,000
Loan Term	• There is no set term for this loan, allowing access to available funds while the loan remains in place • In certain circumstances set out in the Terms and Conditions, we may require you to repay some or all of the amount you owe
Borrowing Entity	This loan is available to individuals, partnerships, companies and trusts. **The following borrowers are not eligible:** • Non-residents • Self-managed super funds (SMSFs)
Acceptable Security	The loan must be secured by a residential property. **Security not permitted:** • Properties needing a second mortgage under company title • Commercial, industrial, farming, or non residential properties • House and land packages • Serviced apartments or aged care properties, unless approved

Things you need to know:

- Product withdrawn from sale on 30 September 2021
- New lending, increases and internal refinances are not permitted
- Interest capitalisation is available on sub-accounts (excluding primary sub-account)
- This fact sheet does not consider individual objectives, financial situation or needs

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