



A simple  
home loan  
just for you

 **PLANLEND**

# Get your dreams off the ground



Buying a home is more than a milestone – it's the great Aussie dream. And whether you're a first time buyer or a seasoned property investor, we'll help you make it a reality.



## With you for the whole journey

With a PLANLend home loan, you'll get expert help from your PLANLend mortgage broker to select from a range of simple and easy to understand home loan options at sharp rates.

You can feel secure knowing your loan is funded by the Advantaged Residential Loan Program, part of the National Australia Bank Group. So you'll get outstanding service for the life of your loan.

# Value for money

It's about more than just price

We know that when your plans change, so do your needs. Along with highly competitive rates, we offer a range of quality home loan options and features that may suit your financial situation. PLANLend provides the home loan essentials you need, so you don't have to pay for the things you don't.

And no matter what you're working towards, we'll work with your PLAN Australia mortgage broker to keep things simple and straightforward from the moment you sign to your final repayment.

## The little things add up

With a great home loan



### Exclusive

Our loans are only available through PLAN Australia mortgage brokers.



### Easy to manage

With 24/7\* secure online and phone access, you can manage your loan when and where it suits you with StarNet and StarCall.



### Sharper

You'll save with PLANLend's highly competitive interest rates.



### Flexible

Choose monthly, fortnightly or weekly repayments as it suits you. You can make additional repayments to your variable rate home loan at no extra cost. Each extra repayment will help you pay less in interest.



### Convenient

With a redraw facility, you can access your available funds on your variable home loan using your PLANLend debit card via most ATMs fee free.<sup>^</sup> You can even arrange a direct debit from your home loan to your everyday bank account.



### Great service

PLANLend's CustomerCare is based in Australia. They're on hand to provide excellent service and help you manage your loan when you need it after settlement.

\*Subject to systems availability.

<sup>^</sup>Use of NAB ATMs are free of charge. Fees and charges may be applied by owners of other ATM networks.

# Loan options to suit your needs

Finding the perfect loan to suit your needs can often feel like walking through a maze. To save you from the confusion, we've developed a range of straightforward loans to help you get to where you want to go sooner. You can choose from fixed, variable interest rate options or a combination of both.

## **Our variable rate loans**

Give you the flexibility and freedom to meet life's changing needs. With competitive rates, you can redraw electronically or make additional payments at no extra cost. We can also help you get a variable home loan for construction and vacant land properties you're planning to build.

## **Our fixed rate loans**

Give you the peace of mind that comes from knowing exactly how much your repayments will be for a fixed term. And with a choice of fixed terms from 1 to 5 years, you have the freedom to choose the term that's right for you.



# At a glance

## Compare our loans

Product features	Performance Plus	
	Variable	Fixed
Description	A loan with flexible product features where you can make additional payments and redraw them	A loan where you know exactly how much your repayments will be during the fixed rate term, with a choice of fixed terms from 1 to 5 years
Owner occupied / Investment	Both	Both
Construction / Vacant land	✓	✗
Repayment frequency options	Weekly, fortnightly or monthly <sup>2</sup>	Weekly, fortnightly or monthly <sup>2</sup>
Principal & interest / Interest only	Both <sup>3</sup>	Both <sup>3</sup>
Ability to make additional repayments	✓	✓ Up to a maximum of \$20,000 per fixed rate term <sup>4</sup>
Lock rate option to set fixed rate	✗	✓
Redraw	✓ <sup>1</sup>	✗
Easy home loan transactions	Transactions via internet and phone, BPAY® (In), debit card, ATM <sup>5</sup>	Transactions via internet and phone, BPAY® (In) <sup>4</sup>
Splits available	Unlimited	Unlimited
Portability	✓	✓
Maximum loan term	30 years	30 years
Maximum LVR	Please contact your broker about maximum LVR tiering as this will vary.	
PAYG / Self-employed	Both <sup>6</sup>	Both <sup>6</sup>
Easy repayment options – salary credit/direct debit	✓	✓
Free debit card	✓	✗

1. Subject to loan terms.

2. Weekly or fortnightly repayments are available after the first scheduled monthly repayment is made. For interest only loans, only monthly repayment option is available.

3. 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 >80%.

4. Break costs may apply if a fixed rate loan is: repaid in full; the loan rate is varied in any way before the fixed rate term ends; or additional payments exceed \$20,000 maximum.

5. Use of NAB ATM networks are free of charge. Fees and charges may be applied by owners of other ATM networks.

6. 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 1 March 2021 and may change without notice. Please contact your PLAN Australia mortgage broker for full product details.



## Finding a home loan that's right for you

Whether you're buying your dream home or doing renovations on your current one, we've got a simple and straightforward home loan to suit your needs.

Working with your PLAN Australia mortgage broker, you'll have expert advice, competitive rates and the security that comes with one of Australia's leading lenders.

For more information get in  
touch with your PLAN Australia  
mortgage broker or visit  
**[planlend.com.au](https://planlend.com.au)**

PLANLend 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.

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