

ESSENTIAL HOUSE MONEY

FULL DOC RATES

01

OWNER OCCUPIED

LOAN TYPE	PRINCIPAL & INTEREST		INTEREST ONLY	
	INTEREST RATE P.A.	COMPARISON RATE P.A.	INTEREST RATE P.A.	COMPARISON RATE P.A.
Unpackaged (+80%)	2.90%	2.93%	3.40%	3.43%
Pro Pack (+80%)	2.90%	3.35%	3.40%	3.83%
Unpackaged (+80%)	3.06%	3.09%	3.56%	3.59%
Pro Pack (+80%)	3.06%	3.50%	3.56%	3.99%

02

INVESTMENT

LOAN TYPE	PRINCIPAL & INTEREST		INTEREST ONLY	
	INTEREST RATE P.A.	COMPARISON RATE P.A.	INTEREST RATE P.A.	COMPARISON RATE P.A.
Unpackaged (+80%)	3.60%	3.67%	3.85%	3.92%
Pro Pack (+80%)	3.60%	4.07%	3.85%	4.31%
Unpackaged (+80%)	3.76%	3.83%	4.01%	4.08%
Pro Pack (+80%)	3.76%	4.22%	4.01%	4.47%

FEES

Application Fee \$0 (Owner-Occupied) \$599 (Investment)

Valuation Fee (at cost - subject to property value)

Annual Fee \$395 (for pro pack applications which includes an offset)

Solicitor Fee \$395 (Disbursements, Searches & Statutory fees to be met by the borrower)

Settlement Fee \$150

*The Comparison Rate for each of the home loan products contained on this page is based on a loan of \$150,000.00 over a term of 25 years. WARNING: The above comparison rates are true only for the examples given and may not include all fee's and charges. Different terms, fees or other loan amount might result in a different comparison rate. Terms, conditions, fees, charges and credit criteria apply. Rate Money Pty Ltd ABN 92 632 468 056

Australian Credit Licence 519912 Credit Provider: Mortgage House of Australia Pty Ltd ABN 98 081 508 054, ACL 393283.

** Loans submitted or approved prior to 23rd September 2020 for investment purposes are 0.35bps lower than indicated above.