

Loan Market **Go**[™]

Getting you to where you want to go







**Buying your first home?
Looking to upgrade your
family home? Expanding
your investment portfolio?
Whatever your goal,
Loan Market Go™ can
help you get there.**

With a *Loan Market Go™* loan, get expert help from your Loan Market broker to select from a range of simple and easy to understand loans at highly competitive rates.

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

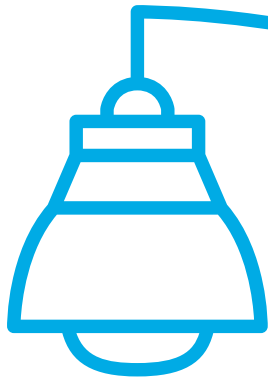
Loan Market Go™ – **getting you to
where you want to go**

Loan Market Go™ helps you get to where you want to go with:

- A wide range of straightforward home loan options
- Expert help from your Loan Market broker to select the options to suit your needs
- Competitive rates and a low annual fee¹ to help you save
- 24/7² secure online, tablet and mobile access to your accounts
- Handy access to available variable rate home loan funds with your Loan Market Go™ debit card 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 electronically at no cost when you want to get ahead
- A dedicated Customer Care team to make managing your loan easy
- The backing of one of Australia's leading lenders, the Advantedge Residential Loan Program, part of the National Australia Bank Group.

¹ Fees may be introduced and varied in accordance with loan terms.

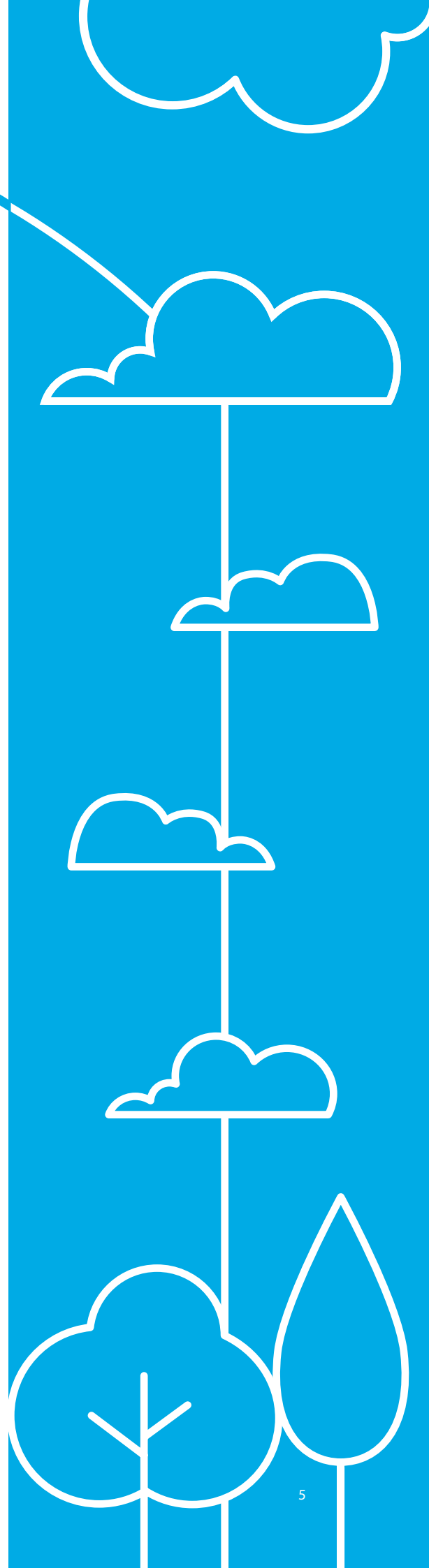
² Subject to system availability.



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 or a combination of both interest rate options.

Plus, many other features that your broker can take you through to determine which options are best for you.





Variable rate

With a variable rate loan, you have the flexibility and freedom to manage it the way you want. Competitive rates and all the essential home loan features are included. There's also the option to make extra payments electronically at no cost and to redraw¹ those extra payments.

Fixed rate

Fixed rate loans give you the peace of mind of knowing how much your repayments will be during a particular period. You can choose a fixed term from 1 to 5 years depending on what suits you best.

Combo rate

Combo rate loans have the combined benefits that come with choosing both a variable and a fixed rate. You get the option of fixing the interest rate on up to 50% of your lending, and you can make extra repayments on the variable rate portion of your loan.

Your Loan Market Go™ options compared

| PRODUCT FEATURES | Variable | Fixed | Combo |
|--|---|--|---|
| Description | Variable rate product with flexible product features | Fixed rate product for repayment certainty with a choice of fixed rate terms | Combination loan where up to 50% of loan can be fixed with remaining portion variable |
| Owner/occupied Investment | Both | Both | Both |
| Interest Rate based on Loan Characteristics | Yes - Loan size & LVR | Yes - Loan size & LVR | Yes - Loan size & LVR |
| Construction/vacant land | ✓ | ✗ | ✗ |
| Repayment frequency options | Weekly, fortnightly or monthly ¹ | Weekly, fortnightly or monthly ¹ | Weekly, fortnightly or monthly ¹ |
| Principal & interest/Interest only | Both ² | Both ² | Both ² |
| Ability to make additional repayments | ✓ | ✓ Up to a maximum of \$20,000 per fixed rate term ³ | ✓ Up to a maximum \$20,000 per fixed rate term ³ . Unlimited on variable rate portion. |
| Lock rate option to set fixed rate | ✗ | ✓ | ✓ Fixed rate portion only |
| Redraw | ✓ ⁴ | ✗ | ✓ Variable rate portion only 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 | Transactions via internet and phone, BPAY (In) ³ , debit card, ATM ⁵ |
| Splits available | Up to 4 | Up to 4 | Up to 4 |
| Portability | ✓ | ✓ | ✓ |
| Maximum Loan Term | 30 years | 30 years | 30 years |
| Maximum LVR | Please contact your broker about maximum LVR tiering as this will vary | | |
| PAYG/Self Employed | Both ⁶ | Both ⁶ | Both ⁶ |
| Individuals, Companies, Trusts | ✓ | ✓ | ✓ |
| Easy repayment options – salary credit/direct debit | ✓ | ✓ | ✓ |
| Debit card | ✓ | ✓ | ✓ |

Product features table footnotes

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

2. 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%.

3. 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.

4. Subject to loan terms.

5. Use of NAB or Redi 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 25 September 2015 and may change without notice. Please contact your Loan Market Broker for full details of Loan Market Go™ products.

To find out more about how we can help you get to where you want to go, chat to your broker or check out **www.loanmarketgo.com.au**

Loan Market Go 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.

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