



Broker Card

Home Loans

DHOAS					Non-DHOAS				
Product Name	Min Loan	LVR	Interest Rate	Comp. Rate+	Product Name	Min Loan	LVR	Interest Rate	Comp. Rate+
DHOAS Rate Saver Home Loan (Redraw)	\$150,000	< 70%	6.43%	6.47%	Rate Saver Home Loan (Redraw)	\$150,000	< 70%	6.43%	6.47%
		70 < 90%*	6.68%	6.72%			70 < 90%*	6.68%	6.72%
		90 < 95%*	7.23%	7.27%			90 < 95%*	7.23%	7.27%
DHOAS Value Home Loan (Offset and Redraw)	\$150,000	< 90%*	6.98%	7.02%	Value Home Loan (Offset and Redraw)	\$150,000	< 90%*	6.98%	7.02%
		90 < 95%*	7.34%	7.38%			90 < 95%*	7.34%	7.38%
DHOAS Standard Variable Home Loan (Offset and Redraw)	\$50,000	< 95%*	6.98%	7.02%	Standard Variable Home Loan (Offset and Redraw)	\$50,000	< 95%*	6.98%	7.02%
DHOAS Construction Home Loan (Interest Only)	\$50,000	< 90%^	7.38%	7.42%	Construction Home Loan (Interest Only)	\$50,000	< 90%^	7.38%	7.42%
DHOAS 1 Year Fixed Rate Home Loan~	\$150,000	< 90%*	6.60%	6.98%	1 Year Fixed Rate Home Loan~	\$150,000	< 90%*	6.60%	6.98%
DHOAS 2 Year Fixed Rate Home Loan~		< 90%*	6.45%	6.91%	2 Year Fixed Rate Home Loan~		< 90%*	6.45%	6.91%
DHOAS 3 Year Fixed Rate Home Loan~		< 90%*	6.30%	6.82%	3 Year Fixed Rate Home Loan~		< 90%*	6.30%	6.82%
DHOAS 5 Year Fixed Rate Home Loan~		< 90%*	6.45%	6.79%	5 Year Fixed Rate Home Loan~		< 90%*	6.45%	6.79%
DHOAS Fixed Revert Rate	-	-	6.98%	7.02%	Fixed Revert Rate	-	-	6.98%	7.02%
Fee Type		Amount			Fee Type		Amount		
Application Fee		\$450			Application Fee		\$500		
Valuation Fee		At cost (min \$250)			Valuation Fee		At cost (min \$250)		
Construction Drawdown Fee		\$65			Construction Drawdown Fee		\$65		
Legal Fees		At cost (generally \$286)			Legal Fees		At cost (generally \$286)		
Swift Fee		\$25			Swift Fee		\$25		
Switch and Variation Fee		\$300			Switch and Variation Fee		\$300		
RateSaver Switch Fee		\$500			RateSaver Switch Fee		\$500		
Redraw Fee		\$10			Redraw Fee		\$10		
Consent Fee (2nd or subsequent mortgage or lease registration)		\$250			Consent Fee (2nd or subsequent mortgage or lease registration)		\$250		
Discharge Fee		\$250			Discharge Fee		\$250		

Investment Loans

Effective: 6 March 2024

Principle and Interest					Interest Only				
Product Name	Min Loan	LVR	Interest Rate	Comp. Rate+	Product Name	Min Loan	LVR	Interest Rate	Comp. Rate+
Investment Rate Saver Home Loan (Redraw)	\$150,000	< 80%	6.68%	6.72%	Investment Value Home Loan (Offset + Redraw)	\$150,000	< 80%	7.23%	7.27%
		80 < 90%*	6.93%	6.97%	Investment Construction Home Loan	\$50,000	< 90%^	7.63%	7.67%
Investment Value Home Loan (Offset + Redraw)	\$150,000	< 90%*	7.23%	7.27%	Investment 2 Year Fixed Rate Loan~	\$150,000	< 80%	6.70%	7.16%
Investment 2 Year Fixed Rate Loan~	\$150,000	< 90%*	6.70%	7.16%	Investment 3 Year Fixed Rate Loan~	\$150,000	< 80%	6.55%	7.07%
Investment 3 Year Fixed Rate Loan~	\$150,000	< 90%*	6.55%	7.07%					
Investment Fixed Revert Rate	-	-	7.23%	7.27%					
Fee Type		Amount			Fee Type		Amount		
Application Fee		\$500			Application Fee		\$500		
Valuation Fee		At cost (min \$250)			Valuation Fee		At cost (min \$250)		
Construction Drawdown Fee		\$65			Construction Drawdown Fee		\$65		
Legal Fees		At cost (generally \$286)			Legal Fees		At cost (generally \$286)		
Swift Fee		\$25			Swift Fee		\$25		
Switch and Variation Fee		\$300			Switch and Variation Fee		\$300		
RateSaver Switch Fee		\$500			RateSaver Switch Fee		\$500		
Redraw Fee		\$10			Redraw Fee		\$10		
Consent Fee (2nd or subsequent mortgage or lease registration)		\$250			Consent Fee (2nd or subsequent mortgage or lease registration)		\$250		
Discharge Fee		\$250			Discharge Fee		\$250		
Consumer Loans									
Unsecured					Secured				
Product Name	Min Loan	Interest Rate	Comp. Rate***		Product Name	Min Loan	LVR	Interest Rate	Comp. Rate**
Personal Loan	\$4,000	9.99%	10.93%		Car Loan	\$4,000	< 150%	6.95%	7.89%
Green loan	\$4,000	7.15%	8.06%						
Fee Type		Amount			Fee Type		Amount		
Broker Fee		Up To \$990			Broker Fee		Up To \$990		
Application Fee		\$150			Application Fee		\$150		
Monthly Account Fee		\$10			Monthly Account Fee		\$10		
PPSR Fee		-			PPSR Fee		\$30		
Credit Cards									

Effective: 6 March 2024

Product Name	Interest	Interest Rate	
Low Rate Visa Card	Purchase	11.99%	
	Cash Advance	19.99%	
	Balance Transfer (12 months)	0.00%	
Fee Type		Amount	
Application Fee		\$150	
Annual Card Fee		\$49	
Disclosures			

DHOAS, Home and Investment Loan applications are subject to Australian Military Bank’s normal lending criteria. Full terms and conditions will be included with our loan offer. Fees and charges are payable. Rates are current at the time of publication and are subject to change.

~Rates shown apply during the fixed period of your loan. After the fixed period, your rate will switch to the applicable variable rate for a principal and interest loan. Terms and conditions apply.

*This amount is inclusive of Lenders Mortgage Insurance (LMI) premium, when borrowing in excess of 80% LVR. Higher LVRs may be available on Home Guarantee Scheme (HGS) loans on owner occupied only.

^ Maximum LVR where Lenders Mortgage Insurance is required is 90%+ LMI. Higher LVRs may be available on Home Guarantee Scheme (HGS) loans on owner occupied only.

+The comparison rate is based on a loan of \$150,000 over a 25 year term. **WARNING:** This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.

Comparison rate based on a \$30,000 loan over 5 years (secured). **WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.

***Comparison rate based on a \$30,000 loan over 5 years (unsecured). **WARNING:** This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.

A Financial Services Guide (FSG) is available at all branches, on our website and upon request.

The Target Marget Determination for our products is available at www.australianmilitarybank.com.au/TMD