



Broker Card



Effective: 23 July 2025
Internal use only, commercial in confidence

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	< 60%	5.59%	5.62%	Rate Saver Home Loan - Redraw	\$150,000	< 60%	5.64%	5.67%
		< 70%	5.69%	5.72%			< 70%	5.74%	5.77%
		< 80%	5.79%	5.82%			< 80%	5.84%	5.87%
		< 90%*	5.99%	6.02%			< 90%*	6.04%	6.07%
		< 98%^	6.24%	6.27%			< 98%^	6.29%	6.32%
DHOAS Value Home Loan - Offset & Redraw	\$150,000	< 60%	5.94%	5.97%	Value Home Loan - Offset & Redraw	\$150,000	< 60%	5.99%	6.02%
		< 70%	6.04%	6.07%			< 70%	6.09%	6.12%
		< 80%	6.14%	6.17%			< 80%	6.19%	6.22%
		< 90%*	6.34%	6.37%			< 90%*	6.39%	6.42%
		< 98%^	6.59%	6.62%			< 98%^	6.64%	6.67%
DHOAS Standard Variable Home Loan - Offset & Redraw	\$50,000	< 98%^	6.59%	6.62%	Standard Variable Home Loan - Offset & Redraw	\$50,000	< 98%^	6.64%	6.67%
DHOAS Construction Home Loan - Interest Only	\$50,000	< 98%^	6.24%	6.27%	Construction Home Loan - Interest Only	\$50,000	< 98%^	6.28%	6.31%
DHOAS 1 Year Fixed Rate Home Loan~	\$150,000	< 98%^	5.59%	6.52%	1 Year Fixed Rate Home Loan~	\$150,000	< 98%^	5.59%	6.52%
DHOAS 2 Year Fixed Rate Home Loan~		< 98%^	5.09%	6.33%	2 Year Fixed Rate Home Loan~		< 98%^	5.09%	6.33%
DHOAS 3 Year Fixed Rate Home Loan~		< 98%^	5.49%	6.31%	3 Year Fixed Rate Home Loan~		< 98%^	5.49%	6.31%
DHOAS 5 Year Fixed Rate Home Loan~		< 98%^	5.80%	6.28%	5 Year Fixed Rate Home Loan~		< 98%^	5.80%	6.28%
DHOAS Fixed Revert Rate	-	-	6.59%	6.62%	Fixed Revert Rate	-	-	6.64%	6.67%
Fee Type		Amount			Fee Type		Amount		

Application Fee	\$450	Application Fee	\$450
Valuation Fee	At cost (min \$250)	Valuation Fee	At cost (min \$250)
Construction Drawdown Fee	\$65	Construction Drawdown Fee	\$65
Swift Fee	\$25	Swift Fee	\$25
Variation/Switch Fee	\$100	Variation/Switch Fee	\$100
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	\$120	Discharge Fee	\$120
Legal Fees + other costs such as title searches	At cost	Legal Fees + other costs such as title searches	At cost

Investment Loans

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	< 60%	5.89%	5.92%	Investment Value Home Loan (Offset + Redraw)	\$150,000	< 80%	6.73%	6.76%
		< 70%	5.99%	6.02%	Investment Construction Home Loan	\$50,000	< 95%*	6.53%	6.56%
		< 80%	6.09%	6.12%	Investment 2 Year Fixed Rate Loan~	\$150,000	< 80%	5.34%	6.42%
		< 95%*	6.29%	6.32%	Investment 3 Year Fixed Rate Loan~	\$150,000	< 80%	5.74%	6.42%
Investment Value Home Loan (Offset + Redraw)	\$150,000	< 60%	6.24%	6.27%					
		< 70%	6.34%	6.37%					
		< 80%	6.44%	6.47%					
		< 95%*	6.64%	6.67%					
Investment 2 Year Fixed Rate Loan~	\$150,000	< 95%*	5.34%	6.42%					
Investment 3 Year Fixed Rate Loan~	\$150,000	< 95%*	5.74%	6.42%					
Investment Fixed Revert Rate	-	-	6.64%	6.67%					

Fee Type	Amount	Fee Type	Amount
Application Fee	\$450	Application Fee	\$450
Valuation Fee	At cost (min \$250)	Valuation Fee	At cost (min \$250)
Construction Drawdown Fee	\$65	Construction Drawdown Fee	\$65
Swift Fee	\$25	Swift Fee	\$25
Variation/Switch Fee	\$100	Variation/Switch Fee	\$100
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				\$120		Discharge Fee				\$120				
Legal Fees + other costs such as title searches				At cost		Legal Fees + other costs such as title searches				At cost				
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	8.95%	9.85%	Car Loan				\$4,000	< 150%	6.25%	7.17%
Green loan				\$4,000	7.15%	8.06%								
Fee Type				Amount			Fee Type				Amount			
Broker Fee				Up To \$990 inc GST			Broker Fee				Up To \$990 inc GST			
Application Fee				\$150			Application Fee				\$150			
Monthly Account Fee				\$10			Monthly Account Fee				\$10			
PPSR Fee				-			PPSR Fee				\$30			
Credit Cards														
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														

This document should be read in conjunction with our Terms & Conditions, Fees & Charges and Interest Rates Schedule available on our website.

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.

*This is inclusive of Lenders Mortgage Insurance (LMI)

^This is inclusive of Lenders Mortgage Insurance (LMI). Base Loan to Value Ratio (LVR) must be 95%, only with LMI capitalisation allowable up to 98%. Higher LVRs may be available on Home Guarantee Scheme (HGS) loans on owner occupied only.

Higher LVRs are available on the Home Guarantee Scheme (HGS) loans for owner occupied only, dependant on scheme type (refer to HGS Scheme Rules). As at 01/10/2022, HGS LVR Limits are as follows: 95% FHBG/RFHBG and 98% FHG. All HGS loans must receive rates that a standard 80% LVR will receive in accordance with the Housing Australia Scheme Rules.

+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.

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

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