

Description	A fully featured Home or Investment Home Loan with the flexibility to change along with your changing needs and the comfort of knowing that your repayments won't change for a fixed period so you can plan ahead with confidence. This loan offers competitive fixed interest rates and access to our pinnacle +plus package* of member benefits.	
Loan Purpose	Use a Fixed Rate Home or Investment Home Loan for: <ul style="list-style-type: none"> • Purchase or refinance of an owner-occupied or investment property. • Home improvements and renovations. • Debt consolidation. • Personal or investment purposes. • Construction of a new residential owner occupied or investment property. 	
Interest Rate	The choice of fixed interest rates for 1, 2, 3, 4 or 5 year periods. At the end of the fixed rate period the interest rate rolls to our Standard Variable Rate unless you request a further fixed rate period (a rate variation fee may apply).	
Application Fee	\$445; discounted to \$0 for pinnacle +plus and life members. Other upfront fees such as settlement and valuation fees and government charges may apply.	
Monthly Admin Fee	\$0	
Minimum Loan	\$10,000	
Maximum Loan	Borrow up to 95% of the value of the security property subject to lending criteria. Lenders Mortgage Insurance is required where the loan is for greater than 80% (or less depending on the location of the property) of the value of the security property.	
Maximum Loan Term	Up to 30 years.	
Repayment Options	Principal and Interest Principal and interest repayments calculated to repay the loan in full by regular instalments over the term of the loan.	Interest Only Ideal for investors, this option allows interest-only repayments for up to 5 years before principal and interest repayments are required.
Repayment Frequency	Weekly, fortnightly or monthly repayments.	Interest is due monthly in arrears; or Interest in advance for up to 12 months.
Additional Repayments	You can make up to \$25,000 in additional repayments in a 12 month period without penalty. Additional repayments can be made on a regular basis or at any time.	
Split Loans	You may request to split your loan to combine a Fixed Rate Home Loan with a Standard Variable Rate Home Loan or All-In-One Account.	
Redraw	Allows you to redraw any additional repayments you have made (minimum redraw is \$500, a redraw fee may apply).	
Mortgage Offset Account	Not available	
Statement Issued	Account Statements are issued at least biannually in December and June. A fee may apply for more regular statements. Alternatively, you can opt for e-statements instead of paper statements, which do not incur a fee.	

*Eligibility criteria, terms and conditions apply.

Terms, conditions, fees and charges, normal lending criteria apply. Full details are available on request and will be included in our loan offer.

