

<b>Description</b>	A fully featured Home or Investment Home Loan with the flexibility to change along with your changing needs. This loan has a competitive variable rate of interest and access to our pinnacle +plus package* of discounts and member benefits.	
<b>Loan Purpose</b>	Use a Standard Variable Rate Loan for: <ul style="list-style-type: none"> <li>• Purchase or refinance of an owner-occupied or investment residential property;</li> <li>• Home improvements and renovations;</li> <li>• Debt consolidation;</li> <li>• Personal or investment purposes;</li> <li>• Bridging finance;</li> <li>• Construction of a new residential owner occupied or investment property.</li> </ul>	
<b>Interest Rate</b>	Standard Variable Rate. You may request to convert to a fixed interest rate for 1, 2, 3, 4, or 5 years (a rate variation fee may apply).	
<b>Application Fee</b>	\$445; discounted to \$0 for pinnacle +plus and life members. Other upfront fees such as settlement and valuation fees and government charges may apply.	
<b>Monthly Admin Fee</b>	\$0	
<b>Minimum Loan</b>	\$10,000	
<b>Maximum Loan</b>	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.	
<b>Maximum Loan Term</b>	Up to 30 years.	
<b>Repayment Options</b>	<b>Principal and Interest</b> Principal and interest repayments calculated to repay the loan in full by regular instalments over the term of the loan.	<b>Interest Only</b> Ideal for investors, this option allows interest-only repayments for up to 5 years before principal and interest repayments are required.
<b>Repayment Frequency</b>	Weekly, fortnightly or monthly repayments.	Interest is due monthly.
<b>Additional Repayments</b>	Additional repayments can be made on a regular basis or at any time.	
<b>Split Loans</b>	You may request to split your loan to combine a Standard Variable Rate Home Loan with Fixed Rate Home Loan or All-In-One Account.	
<b>Redraw</b>	Allows you to redraw any additional repayments you have made (minimum redraw is \$500, a redraw fee may apply).	
<b>Mortgage Offset Account</b>	Enjoy the benefit of 100% offset by linking this fully transactional savings account to your loan.	
<b>Statement Issued</b>	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.

