

**The home
loan that's
made for you**



Mortgage Choice
Home Loans **SmartSelect**



We all have features in a home that we aren't willing to compromise on.

Just like your home, a Mortgage Choice Home Loans SmartSelect loan is made for you – giving you the option to select the key features you want, without having to pay for the ones you don't need.

Available exclusively through your Mortgage Choice Broker, our home loans are straightforward, easy to understand and offered at highly competitive rates.

You get the expert personal service, support and advice that only your Mortgage Choice Broker can provide.

And you can feel confident that you'll have security throughout the life of your loan with the backing of Advantedge – one of Australia's leading lenders and part of the NAB Group.

The home loan that's made easy for you

- Easy to understand, quality home loan options
- Expert advice and support from your Mortgage Choice Broker to help you select the right features for your needs
- No annual fee[#] and competitive rates to help you save
- 24/7[^] secure online, tablet and mobile access to your accounts
- Direct debiting from your home loan to your everyday bank account
- The option to make extra repayments to your variable rate home loan at no cost
- A dedicated CustomerCare team to make managing your loan easy
- The backing of the largest wholesale lender in Australia, Advantedge – part of the NAB Group.

The home loan that lets you choose

Buying a home can be a complex process, so we've made sure our home loan options aren't. With Mortgage Choice Home Loans SmartSelect loan, you can choose from fixed or variable rate options, or a combination of both.

We also have a range of different loan features that have been custom built to deliver a great experience for you. Your Mortgage Choice Broker can take you through them to determine which options best suit your needs.

[#] Fees may be introduced and varied in accordance with loan terms.
[^] Subject to system availability.

Variable rate

Variable rate loans give you the flexibility and freedom to manage your loan the way you want.

All the essential home loan features are included at competitive rates.

You can also make extra payments at no cost and redraw* those payments when needed.

Fixed rate

With a fixed rate loan you get the certainty in knowing how much your repayments will be during a particular period.

The fixed term can be from 1 to 5 years depending on what suits you best.



The home loan that gives you options

PRODUCT FEATURES		
	Variable	Fixed
Description	Variable rate product with flexible product features	Fixed rate product for repayment certainty with a choice of fixed rate terms
Owner Occupied/Investment	✓ Both	✓ Both
Construction/Vacant land	✓	✗
Repayment frequency options	Weekly, fortnightly or monthly ¹	Weekly, fortnightly or monthly ¹
Principal & interest/Interest only	Both ²	Both ²
Ability to make additional repayments	✓	Up to a maximum of \$20,000 per fixed rate term ³
Lock rate option to lock in fixed rate	✗	✓
Redraw	✓ ⁴	✗
Easy access to your home loan funds	Transactions via internet and phone, BPAY (In)	Transactions via internet and phone, BPAY (In) ³
Splits available	Unlimited	Unlimited
Portability	✓	✓
Maximum Loan Term	30 years	30 years
Maximum LVR	Please contact your Mortgage Choice Broker about maximum LVR tiering as this will vary	
PAYG/Self Employed	Both ⁵	Both ⁵
Easy repayment options – Salary credit/direct debit	✓	✓

Product features table footnotes

- 1. Weekly or fortnightly repayments are available after you make your first monthly repayment. For interest only loans, only the 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 >80%.
- 3. Break costs may apply if a fixed rate loan is repaid in full, varied to a variable rate loan before the fixed rate term expires or additional payments exceed maximum allowed.
- 4. Subject to loan terms.
- 5. Co-Borrower(s) may be PAYG provided that they are mortgagors and able to provide income verification documentation.

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Information accurate as at 18 February 2022 and may change without notice. Please contact your Mortgage Choice Broker for full details of Mortgage Choice Home Loans SmartSelect products.

To find out more about how to make
Mortgage Choice Home Loans
SmartSelect the home loan for you,
speak to your Mortgage Choice Broker
or visit **MortgageChoice.com.au**.

Mortgage Choice Home Loans SmartSelect 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. Mortgage Choice Home Loans SmartSelect is distributed by Mortgage Choice Pty Ltd (ABN 57 009 161 979, Australian Credit Licence 382869) and Smartline Operations Pty Limited (ABN 86 086 467 727 Australian Credit Licence 385325) which are both owned by REA Group Limited. Your Broker will have provided details of their licensee at the time of providing credit assistance.