

# Choosing the Right Home Loan for **YOU.**



**celstra**  
credit union

“ Focusing on the most important part of our business, **You.** ”

Whatever your situation, we have the right Home Loan product to suit **YOUR** needs.



*We've been financing people's dreams of home ownership since 1962*

# The Right Home Loan for **YOU.**

## **Classic Home Loan**

Offers flexibility, great rates, low costs and easy management. Whether you're purchasing the family home, investment property or vacant land, our Classic Home Loan can be tailored to your specific requirements.

## **100% Mortgage Offset**

Gives you the ability to offset your savings balance against the balance of your home loan. It's a great way to reduce your interest bill, yet retain at-call access to your funds.

## **Mortgage Master**

The Mortgage Master account is a 'line of credit' that allows you to conduct day-to-day banking and mortgage repayments through one easy account.

## **Interest Only Loan**

The perfect solution for property investors. An Interest Only Loan gives you the flexibility to invest in property without tying up your cash, leaving you free to take advantage of other opportunities.

## **Fixed Rate Loan**

Avoid the uncertainty of variable interest rates with our Classic Fixed Rate Home Loan. Sit out the current cycle of rate increases, secure in the knowledge that your loan repayments stay fixed.

## **Split Loan**

Allows you to fix the rate for part of your loan and keep the balance variable. The fixed portion is secure from rising interest rates, while the variable portion lets you make additional repayments and access a redraw facility.

## **Titanium Advantage**

Cut down your Home Loan sooner by enjoying a substantial discount off the Standard Variable rate for the life of your loan when you bundle a 100% Mortgage Offset, monthly salary deposits and a \$10,000 award winning Titanium Visa Credit Card.

# Summary Comparison Chart

	Classic Home Loan	100% Mortgage Offset	Mortgage Master	Interest Only		Fixed	Split Loan	Titanium Advantage
				Variable	Fixed			
Payment Frequency	W, M, F	W, M, F	M	M	M	W, M, F	M	W, M, F
Additional Payments Without Penalty	YES	YES	YES	YES	\$10,000 each calendar year	\$10,000 each calendar year	YES	YES
Early Payout Fee	N/A	N/A	N/A	N/A	Break Cost	Break Cost	N/A	N/A
Free Unlimited Redraw	Min \$500	Min \$500	N/A	N/A	N/A	N/A	N/A	Min \$500
Offset Facility	N/A	100%	N/A	N/A	N/A	N/A	N/A	100%
Minimum Loan	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000	\$30,000
Max LVR	95%	95%	80%	95%	95%	95%	95%	95%
Max LVR Vacant Land	70%	70%	70%	70%	N/A	N/A	70%	70%
Max LVR Construction	80%	80%	80%	80%	N/A	N/A	80%	80%
Ongoing Fees	NIL	NIL	NIL	NIL	NIL	NIL	NIL	\$36 Annual Fee on Titanium Credit Card

**There IS  
Competition in Banking**

Better Rates.  
Better Service.  
Better for **YOU**.

We put **YOU** first.

Why pay for record bank profits?  
**You** could save thousands on your home  
loan just by choosing Telstra Credit Union.

Contact us today and get the  
right home loan for **YOU**.

### **3 Easy Ways to Apply**

**Visit:** Your local Financial  
Services Centre

**Call:** 1300 735 351

**Online:** [www.telstracu.com.au](http://www.telstracu.com.au)

**telstra**  
credit union

“ Focusing on the most important part of our business, **You**. ”