

Heritage Bank Home Loan Matrix

Effective Date: 17 February 2020

| Product | Loan Purpose | | | | Ongoing Fees | Application Fee | Standard Max LVR ¹ | Loan Amount | Maximum Loan Term | Repayment Options (Owner Occupied) | Repayment Options (Investment) | Extra Repayments | Statements | Redraw Facility | Further Advance | Offset Available | Split Loan | Switch to this Loan Type | Progressive Drawdown Available |
|---|----------------|------------|--------------------|--------------------|--------------|-----------------|--|--------------------------|---|------------------------------------|--------------------------------|------------------|------------|-----------------|-----------------------------------|--------------------------------|------------|--------------------------|--------------------------------|
| | Owner Occupied | Investment | Purchase/Refinance | Debt Consolidation | | | | | | | | | | | | | | | |
| Fixed Rate | Y | Y | Y | Y | \$8/month | \$600 | 90% ² | Min \$20k No Max | 30 years, fixed for 1, 2, 3 or 5 years then Standard Variable applies | P&I | P&I/IO | Y | 6 months | Y | N | N | Y | Y | Y |
| Discount Variable | Y | Y | Y | Y | nil | \$600 | 95% | Min \$150K No Max | 30 years | P&I | P&I/IO | Y | 6 months | Y | Y Min \$10k | N | Y | Y | Y |
| Standard Variable | Y | Y | Y | Y | \$8/month | \$600 | 95% | Min \$20k No Max | 30 years | P&I | P&I/IO | Y | 6 months | Y | Y Min \$10k | 100% | Y | Y | Y |
| Bridging Loan | Y | Y | Y | Y | nil | \$900 | 72% | Min \$20k No Max | 6 months | No regular payments required | No regular payments required | Y | 6 months | N | N | N | N | N | N |
| Home Advantage Package - Variable & Fixed | Y | Y | Y | Y | \$350/annum | nil | Variable - 95% Fixed - 90% ² | Min \$150K No Max | 30 years | P&I | P&I/IO | Y | 6 months | Y | Y (Variable Only) \$10k min | Variable - 100% Fixed - N/A | Y | Y | Y |
| Home Advantage Package - Living Equity | Y | Y | Y | Y | \$350/annum | nil | 85% | Min \$150k Max \$500K | 30 years | IO first 10 years then P&I | IO first 10 years then P&I | Y | Monthly | N/A | Limit Increase Y | N/A | Y | Y Living Equity | N/A |
| Living Equity (Line of Credit) | Y | Y | Y | Y | \$10/month | \$600 | 85% | Min \$20k Max \$500K | 30 years | IO first 10 years then P&I | IO first 10 years then P&I | Y | Monthly | N/A | Limit Increase Y | N/A | Y | Y Living Equity | N/A |

1. The loan to value ratio (LVR) is the ratio of the loan amount against the value of the secured property. Living Equity has a maximum LVR of 85% and Bridging Loan has a maximum LVR of 72%. The maximum LVR for all other owner occupied loans is 95%. The Maximum LVR for investment loans is 90%. Conditions apply.

2. Inclusive of LMI capitalised, where applicable.

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