



The  
**Shire**  
...LOCAL BANKING

YOUR LOCAL  
PROPERTY LOANS



# PROPERTY LOANS

The Shire ...Local Banking offers a range of loans that can be tailored to suit your needs. If you are buying or refinancing a home or investments property, or looking to finance some renovations, there are many options available to help you pay your loan off sooner and access your funds easily.

## Home and Property Investment Loans

Buying a home can be a complicated and stressful process. We can make it easier by providing you with a loan that has everything you need, with a quick and easy application process.

Product	Interest Only	Offset Account	Redraw	Flexible Repays	24 hour Pre-approval*	Construction & Bridging Finance Available
Premium Home Variable Loan	✓	✓	✓	✓	✓	✓
Premium Fixed Home Loan	✓	X	X	✓ (Maximum 12 months without charges)	✓	✓

Lenders Mortgage Insurance will be required where the loan is greater than 80% of the property value.

### BENEFITS

- Flexible payment options allowing you to choose weekly, fortnightly or monthly repayments.
- Fast approval. Obtain a pre-approval\* within 24 hours on most of our home and investment loans.
- Borrow up to 95% of the property valuation for owner occupied loans with mortgage insurance.
- Peace of mind. Insurance is available through *The Shire ...Local Banking* for protection of you income and assets.##

### FEATURES

- Interest only options available
- 100% Offset Accounts are available on all variable rate home and property investment loans enabling you to save on interest payments, and effectively reduce the term of your loan. (The balance in your 100% Offset account is subtracted from your loan balance before the loan interest is calculated).
- A Redraw facility is available on our variable rate loan to allow you access to your extra payments if you need them

- Bridging finance and construction loans available at our standard interest rates.
- Your choice of our competitive variable or fixed interest rates.

### How to save money on your Home Loan

- Make your repayments as frequently as possible, eg weekly or fortnightly rather than monthly.
- Put any extra money you have in an Offset Account to reduce the amount of interest you will pay.
- Have all your pay credited to your Offset Account and use your credit card for your everyday expenses. Then pay the balance in full when due to take advantage of the interest free period (if available) on your card, leaving your money in the Offset Account for as long as possible. This will reduce the amount of interest you will pay on your loan.
- Increase the amount of your **contracted repayments**. You'll be surprised at the difference even a small increase can make over the life of your loan.

## Equity Access Account

Our Equity Access Account is an account with a pre-arranged credit limit that can be accessed at call. It can be used for your everyday expenses or for large purchases and payments can be made direct from your salary.

### Benefits

At Call Access	ATM	EFTPOS	Branch	Internet Banking	Phone Banking	Cheque Facility
✓	✓	✓	✓	✓	✓	✓

- Fast approval. Obtain a pre-approval\* within 24 hours on most of our home and investment loans.
- With all of your income and expenses going through one account it's an easy way to budget.
- For your Convenience - You can reuse the account as many times as you like.
- No minimum transactions
- Funds at call

### Features

- At call access to your funds via
  - ATM, PAYWAVE and EFTPOS
  - Internet Banking
  - Telephone Banking
  - BPAY
  - Cheque Book Facility
- The Equity Access Account is secured by real estate property mortgage.

\*subject to suitability assessment

How to go about buying a property  
It is best to have your finance arranged and approved in principle before proceeding with the purchase. This is particularly important if you are intending to buy at auction where you need to know the funds are there, and what your limit is.

It makes good sense to spend 15 minutes with an experienced branch manager who will help you determine:

- How much you can borrow
- How a rate rise would impact your ability to service your debt
- Whether you may require mortgage insurance (if you need to borrow more than 80% of the purchase price)
- The best loan structure for you eg. variable, fixed, principal and interest or interest only, the length of term, repayment frequency and set up.
- If you will need additional funds for renovations, repairs, etc and the best way to finance them.

### What you need to apply

When buying real estate:

- Proof of your income
- Proof of your savings
- Records of what you own
- Records of what you owe

When refinancing:

- Proof of your income
- Proof of your savings
- Records of what you own
- Records of what you owe
- Statement from institution where current mortgage is held
- A rates notice

## APPLICATIONS AND INFORMATION

If you would like to apply for a Home Loan or Property Investment Loan, or would like more information contact our Customer Contact Centre on 1300 784 388, visit one of our branches or go to [www.shirecu.com.au](http://www.shirecu.com.au)

**ENGADINE**  
Old Princes Hwy &  
Station Street  
Fax: (02)9520 5771

**SUTHERLAND**  
740 Princes Hwy &  
Fax: (02)9545 3698

**CRONULLA**  
100 Cronulla St  
Fax: (02)9527 3904

**MIRANDA**  
The Kiora Centre  
29 Kiora Road  
Fax: (02)9525 4044

Branch Hours:  
Monday, Wednesday to Friday 9am-5pm  
Tuesday 10am - 5pm

**RediATM's** are at the above locations and a  
further 3400 RediATM's across Australia, visit  
[www.rediatm.com.au](http://www.rediatm.com.au) for details.

### Customer Contact Centre

All telephone enquiries phone: 1300 784 388

### Website and Internet Banking

[www.shirecu.com.au](http://www.shirecu.com.au)

Email: [Contact@shirecu.com.au](mailto:Contact@shirecu.com.au)

### Administration

PO Box 535, Sutherland NSW 1499

Fax: (02) 9521 4754

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Normal Lending Criteria Apply.

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