

Product description	A home loan designed to give you the flexibility and benefits of a Premium Package while rewarding you with a great rate for making environmental enhancements to your home.
Purpose	Owner Occupied - New and Existing Purchases or Refinance
Loan Amount	Minimum \$250,000 Maximum \$2,000,000
Eligibility criteria	<p>New and existing properties which already have environmental features:</p> <p>A Residential Efficiency Scorecard assessment completed by an accredited assessor showing an energy efficiency rating between a minimum 4-star or up to a maximum 6-star rating, (For security in the ACT, which has its own system for energy rating, a certificate from an accredited assessor licensed in the ACT showing at least a 4-star or up to a maximum 6-star rating) or;</p> <p>The property must have at least 3 of the following:</p> <ul style="list-style-type: none"> Solar photovoltaic (PV) systems / Solar Panels Rain / Storm Water Tank Solar hot water system External awnings Home insulation that meets government standards for geographic area Energy efficient LED lights in over 75% of the property Gas Hot Water System Solar battery storage system Certified double-glazed windows 5 Star + Gas or Electric Heating Solar pool heating system Energy efficient LED lights in over 75% of the property Split systems, evaporative cooler or star rated zoned air conditioning units with either a minimum energy rating 4/6 stars or minimum 6/10 stars <p>Looking to make environmental enhancements to your home:</p> <p>A Residential Efficiency Scorecard assessment completed by an accredited assessor showing an energy efficiency rating between a minimum 4-star or up to a maximum 6-star rating within 12 months of the loan funded date.</p>
Interest Rate type	Variable and/or ability to split with a Premium Package Fixed Loan 1, 2, 3 and 5 year fixed terms available
Maximum LVR	Up to 80% LVR
Redraw facility	<ul style="list-style-type: none"> Have the flexibility to make unlimited additional repayments to reduce the interest on your variable rate loan Available on Variable Rate only
100% Loan offset account	<ul style="list-style-type: none"> Save on interest costs and keep more money in your pocket, whilst easy access to your funds via Online Banking Up to 10 Offset Accounts can be linked to a loan account Available on Variable Rate only
Repayment options	<ul style="list-style-type: none"> Principal & Interest Interest Only (Only available during construction period) Weekly, Fortnightly or Monthly (Monthly for Interest Only)
Interest calculated	Daily, charged monthly
Access options	Access your funds with a Edge transaction account or 100% Loan offset account with a Visa Eco Debit Card*
Package Extras	<ul style="list-style-type: none"> Earn an extra 0.10%p.a. on your Term Deposit accounts Enjoy a 10% discount off CGU General Insurance premiums At least a 0.15% discount from Gateway's Premium Package Variable Rate (LVR up to 80%) Home Loan²
Fees	<ul style="list-style-type: none"> Annual Package fee \$299 payable on settlement and annually thereafter Free loan variation[^] Discharge fee payable when discharging your mortgage with Gateway

To learn more about Gateway Home Loans call **1300 302 474** or email loans@gatewaybank.com.au

Visit www.gatewaybank.com.au/home-loan-interest-rates to view current interest rates

Important information: Applications for finance are subject to our standard credit assessment criteria. Full terms and conditions are available on application. Other fees and charges may apply. 100% Loan Offset Account and Redraw Facility are only available when the loan has a variable rate. Insurance is issued by CGU Insurance Limited ABN 27004 478 371 AFSL 238291. You should consider if a Visa Debit Card, Term Deposit Account, CGU Insurance, Online Banking, 100% Loan Offset Account or an Everyday Savings Account is right for you. *Gateway Members can now access an even wider network of ATMs in Australia, fee-free. ATM fees apply if overseas ATMs are accessed. [^]Covers one request annually from loan anniversary date. ²The Green Home Loan interest rate will have at least a 0.15%pa discount from Gateway's Premium Package Variable Rate (LVR up to 80%) Home Loan. This does not apply to Special Offer Premium Package interest rates. This product is not eligible for borrowers under The Home Guarantee Scheme.