



FREEDOM PACKAGE

More than just a home loan



Small things. Big difference.



More than just a home loan Benefits, discounts and savings

Home Loans & Lines of Credit	1
Everyday Banking + Saving	3
Credit Card	3

Freedom Package Benefits

When you choose Auswide Bank, you get more than just a home loan.

A Freedom Package, means you can apply to enjoy amazing benefits, including discounted home loan interest rates plus savings on loan and everyday banking fees and credit cards.

Auswide Bank Freedom Package benefits are available to new qualifying loan applicants.

A Package Fee applies. The Package Fee is currently \$395 per annum.

This Schedule of Package Benefits must be read with the Freedom Package Terms and Conditions (which can be found in the Auswide Bank Mortgage Booklet or on our website). This Schedule and the Freedom Package Terms and Conditions make up the terms and conditions of your Freedom Package. If you have not been provided with the Freedom Package Terms and Conditions, please ask us for a copy. To the extent of any inconsistency between these Terms and Conditions and the Schedule of Package Benefits, the Terms and Conditions prevail to the extent of the inconsistency. A target market determination can be obtained at auswidebank.com.au/tmd.

Warning: We can change the Freedom Package fees, benefits and terms and conditions at any time. Additionally, if you cease to meet the eligibility criteria for the Freedom Package (including if you fail to pay the Package Fee or no longer hold the required products) or if you are in default of any of your obligations to us under any product you have with us, your package can be cancelled and you will no longer receive the package benefits. We can also cancel your package on three months notice to you.

These benefits apply from 27 June 2022. For Freedom Package customers approved prior to 27 June 2022, any discontinued benefits may be available on application.

SCHEDULE OF PACKAGE BENEFITS



HOME LOANS & LINES OF CREDIT

Interest rate discounts!

- > As a Freedom package customer you will receive a discount off the applicable standard variable rate on your home loan or line of credit of \$100,000 or more.

Current Freedom Package discounts for new customers are available from our branches or our website. The discount applicable to an existing Freedom Package Home Loan is detailed on your loan contract.

Waiver of Loan Establishment Fee!

- > The standard Loan Establishment Fee is waived for each new or additional loan included in a new or existing Freedom Package. This waiver includes a Valuation Fee waiver of up to \$400 in total for new loans or \$300 in total for new/additional loans or top ups added to an existing Freedom Package - regardless of the number of loans in the Freedom Package or number of properties used as security.

Waiver of Account Service Fee!

- > The standard monthly account service fee is waived for new loans or additional loans taken under an existing Freedom Package.



Waiver of Mortgage Offset Administration Fee!

- > The Mortgage Offset Administration Fee is waived when you link an eligible Mortgage Offset Account to your loan.

Waiver of Principal Increase Fee!

- > The Principal Increase Fee is waived when you request us to increase the principal amount of your loan under an existing Freedom Package.

Waiver of Complex Variation Fee when you switch to a variable or fixed rate!

- > The Complex Variation Fee is waived when you switch from a Variable to a Fixed Interest Rate, or vice versa, during the term of your loan and while you have the Freedom Package. Complex Variation Fee may apply in other circumstances. Please be aware that break costs may apply.



EVERYDAY BANKING + SAVING

Save on bank fees!

- > Open a Mortgage Offset* or Everyday Access Account* (or eligible Line of Credit Access Account) for all your day-to-day banking and we'll waive the monthly Account Service Fee applicable to these accounts while you hold the Freedom Package.



CREDIT CARD**

No Annual Fee!

- > The Annual Fee is waived on your new Auswide Bank Low Rate Visa Credit Card when you apply for a credit card together with your Freedom Package Loan.

*The account must be held under the same client number as at least one of the borrowers of the Freedom Package Loan.

Auswide Bank Ltd is the issuer of the accounts and any non-cash payment facilities used in conjunction with them. Fees which are not waived by this Freedom Package continue to apply.

For further details to decide if these accounts are appropriate for you please read the 'Terms and Conditions' relevant to your particular account/s, which are available at our branches or www.auswidebank.com.au

**The credit card must be held under the same client number as at least one of the borrowers of the Freedom Package Loan.





Visit us at your nearest Auswide Bank branch
1300 138 831 | auswidebank.com.au



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