



## Home Loans

If you're planning to buy your first home, refinance or buy an investment property we have a range of Home Loan options to choose from.

### I'm planning to move in

#### Owner Occupied

##### Fixed Rate Home Loan

Enjoy the certainty of knowing what your repayments are for a fixed period of time.

##### 1 Year Variable Rate Home Loan

Receive a discounted offer on the Standard Variable Rate Home Loan for the first year of your loan.

##### 2 Year Discounted Variable Rate Home Loan

Receive a discounted offer on the Standard Variable Rate Home Loan for the first 2 years of your loan.

##### Basic Home Loan Special

A variable rate home loan with a 100% Mortgage Offset Facility.

##### Power Home Loan Package

This package deal allows you to bundle some of our most popular products together.

##### Standard Variable Rate Home Loan

A classic straight forward variable rate home loan with modern conveniences.

### I'm looking to refinance

#### Refinance

Whether you're staying put, upsizing or renovating. Refinancing is personal and each situation is different.

Contact our team to discuss switching to Macquarie Credit Union today.

### I'm planning to invest

#### Investment

##### Fixed Rate Home Loan

Enjoy the certainty of knowing what your repayments are for a fixed period of time.

##### 1 Year Variable Rate Home Loan

Receive a discounted offer on the Investment Home Loan for the first year of your loan.

##### 2 Year Discounted Variable Rate Home Loan

Receive a discounted offer on the Investment Home Loan for the first 2 years of your loan.

##### Basic Home Loan Special

A variable rate home loan with a 100% Mortgage Offset Facility.

##### Investment Home Loan

A classic straight forward variable rate home loan with modern conveniences.

### Existing Equity

#### Home Equity Loan

To re-examine the existing equity in your home loan. Contact Macquarie Credit Union today.

Features	Fixed Rate Home Loan	Basic Home Loan Special	1 Year Variable Rate Home Loan	2 Year Discounted Variable Rate Home Loan	Power Home Loan Package	Standard Variable Home Loan	Investment Home Loan	Home Equity Loan
Free Online Redraw Facility – Minimum Redraw Amount \$500	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
100% Mortgage Offset Facility	No	Yes	No	No	Yes	Yes	Yes	No
Split with Variable & Fixed Rates	Yes	No	No	No	Yes	Yes	Yes	No
Flexible Repayments	Weekly, fortnightly or monthly	Weekly, fortnightly or monthly	Weekly, fortnightly or monthly	Weekly, fortnightly or monthly	Weekly, fortnightly or monthly	Weekly, fortnightly or monthly	Weekly, fortnightly or monthly	Weekly, fortnightly or monthly
Maximum Amount	80% of property value; 95% of property value with mortgage insurance	80% of property value; 95% of property value with mortgage insurance	80% of property value; 95% of property value with mortgage insurance	80% of property value; 95% of property value with mortgage insurance	80% of property value; 95% of property value with mortgage insurance	80% of property value; 95% of property value with mortgage insurance	80% of property value; 90% of property value with mortgage insurance	80% of property value; 90% of property value with mortgage insurance

## Mortgage Offset

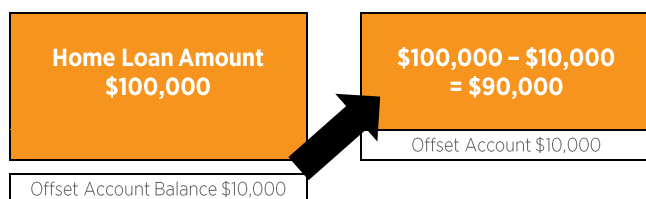
### What is a Mortgage Offset?

A Mortgage Offset Account is an Access Account that helps to reduce the interest charged on your Home Loan by 'offsetting' the account balance against the Home Loan Amount.

If you link Macquarie Credit Union's 100% Mortgage Offset Account to an eligible Macquarie Credit Union Home Loan the interest charged on the Home Loan will be calculated on the Home Loan Amount minus the balance of the Mortgage Offset Account.

### For example

Interest charged on a Home Loan Amount of \$100,000 with a linked Mortgage Offset Account balance of \$10,000, would be calculated on \$90,000 due to the \$10,000 in the Mortgage Offset Account.



## How do I apply?

### Applying is easy

You can apply for a Macquarie Credit Union Home Loan on our website, over the phone or personally at our branch. Find us at 165 Brisbane St, Dubbo.

### Apply online

Visit [macquariecu.com.au](http://macquariecu.com.au)

## Contact us

**Phone:** 1300 885 480  
**Email:** [info@macquariecu.com.au](mailto:info@macquariecu.com.au)  
**Fax:** 02 6882 6909  
**Mail:** PO Box 1618, Dubbo NSW 2830



Credit eligibility criteria, terms and conditions, fees and charges apply.