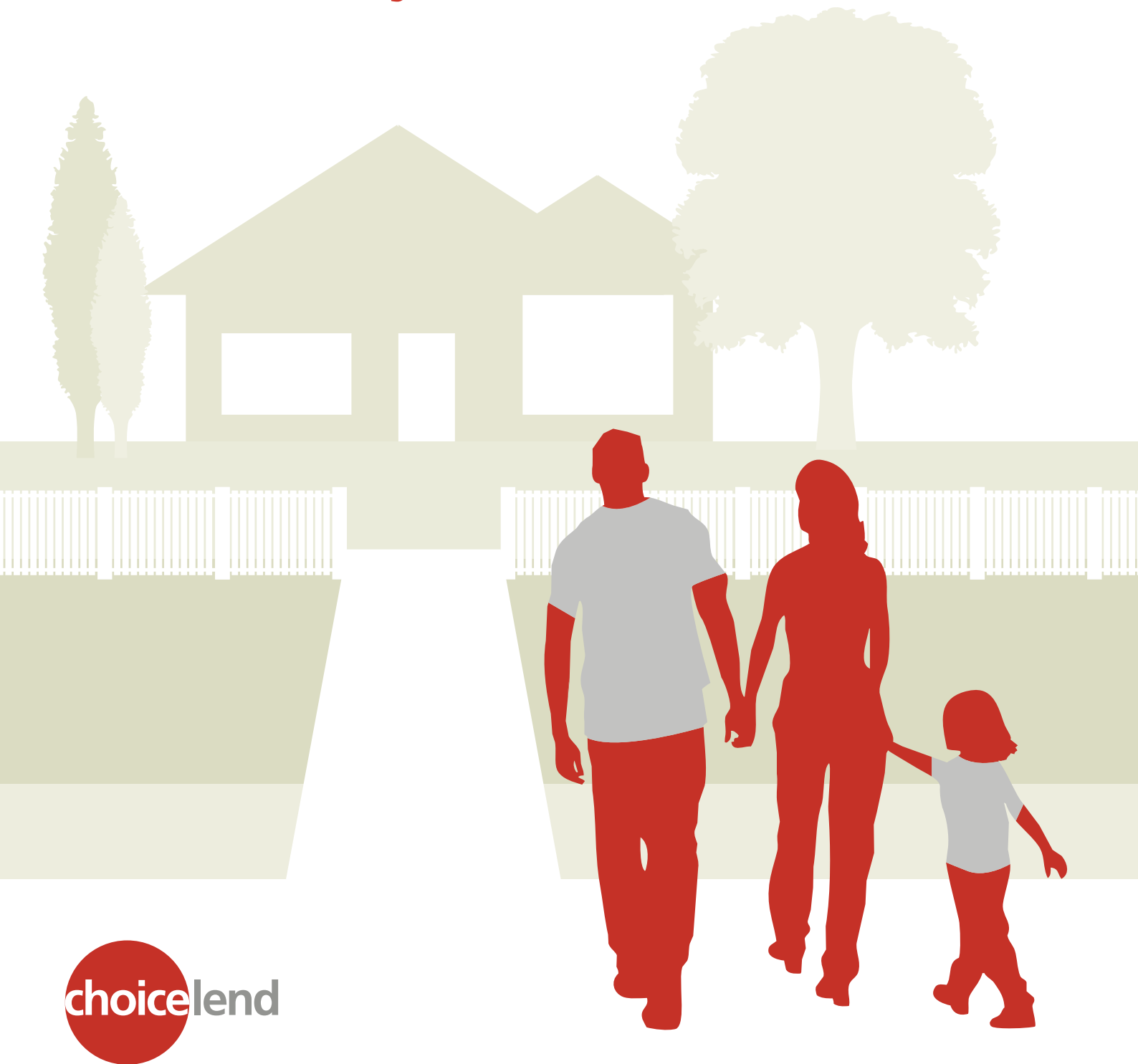


A simply
better home
loan for you





A simply better home loan

Buying a home is the great Aussie dream. Which is why at ChoiceLend we're committed to helping turn your dreams into reality, whether you're a first time buyer, upgrading to a new home or a seasoned property investor.

What makes us different?

Our loans are available exclusively through your Choice broker – so you can enjoy the streamlined service and expertise of a trusted mortgage adviser with the added comfort that ChoiceLend is funded by one of Australia's leading lenders.

Another thing that sets us apart is our focus on delivering simple, easy-to-understand loans at highly competitive rates. We're about giving our customers a better lending experience – and that starts the moment you choose ChoiceLend.

Service, features and price? Who says you can't have it all

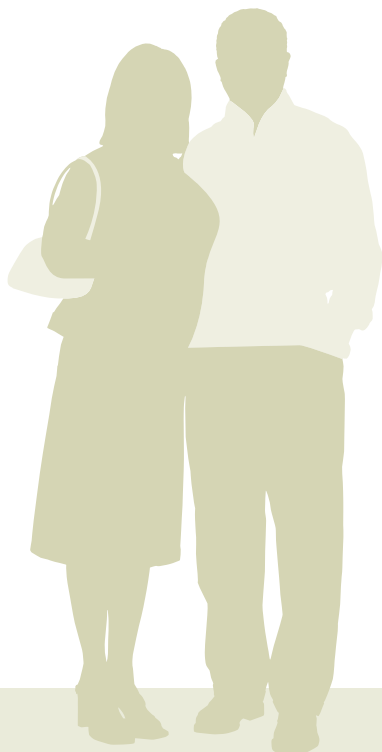
With ChoiceLend you get the best of both worlds: the convenience of your own broker and competitive home loan products from a lender that is part of the National Australia Bank Group.

Simple home loans

At ChoiceLend, we help Australians achieve their property dreams. For us, it's important to recognise that every home buyer is different and that over time your needs change.

We also recognise that in today's competitive market, value for money is about more than just price. That's why ChoiceLend home loans combine quality features and flexibility with highly competitive rates normally associated with more basic loans.

Whether it's your dream home, a great investment opportunity or your next renovation project, ChoiceLend and your broker aim to make your home lending experience fast and easy.



A simply better lending experience

Sharper rates

Save with ChoiceLend's highly competitive interest rates.

Great, consistent service

By email or phone, ChoiceLend CustomerCare is here for you.

It's exclusive

Our loans are only available through mortgage brokers who are affiliated with Choice, one of the largest broker groups in the mortgage market place.

Easily manage your loan

Manage your loan when and where it suits you with 24/7 secure online and phone access to your account through StarNet and StarCall.*

Pay off your home loan sooner

Make additional payments to your variable rate home loan electronically at no cost to help you get ahead.

Convenient access to your funds

Access available loan funds via ATMs and EFTPOS from your variable rate home loan with an optional ChoiceLend debit card or arrange a direct debit from your home loan to your everyday bank account.

Your home loan options

Just what you need in a home loan –
and everything you expect from a leading lender.

Performance Plus

Variable rate loan

Your loan your way. Enjoy the flexibility and freedom to meet life's changing needs with a fully featured loan. You can redraw[^] or make additional payments electronically at no cost – and get access to ChoiceLend's competitive rates.

Fixed rate loan

Get the peace of mind that comes from knowing exactly how much your repayments will be during the fixed rate term. Plus you'll enjoy the benefit of ChoiceLend's competitive rates. With a choice of fixed terms from 1 to 5 years, you have the freedom to choose a rate and term that's right for you.

Combo rate loan

Want the best of both fixed and variable rate loans? With the ability to fix up to 50 per cent of your lending and the flexibility to make additional repayments at no cost to the variable rate portion, you have the security, flexibility and freedom to make the most of your ChoiceLend loan.



[^]Subject to loan terms.

Compare our loans

Features and benefits at a glance

Product features	Performance Plus	
	Variable	Fixed
Description	A loan with flexible product features where you can redraw ¹ or make additional payments	A loan where you know exactly how much your repayments will be during the fixed rate term, with a choice of fixed terms from 1 to 5 years
Owner occupied / Investment	Both	Both
Construction / vacant land	✓	✗
Repayment frequency options	Weekly, fortnightly or monthly ²	Weekly, fortnightly or monthly ²
Principal & interest / Interest only	Both ³	Both ³
Ability to make additional repayments	✓	✓ Up to a maximum of \$20,000 per fixed rate term ⁴
Lock rate option to set fixed rate	✗	✓
Redraw	✓ ¹	✗
Easy access to your home loan funds	Transactions via internet and phone, BPAY® (In), debit card, ATM ⁵	Transactions via internet and phone, BPAY (In). ⁴
Splits available	Up to 4	Up to 4
Portability	✓	✓
Maximum Loan Term	30 years	30 years
Maximum LVR	Please contact your broker about maximum LVR tiering as this will vary.	
PAYG/Self Employed	Both ⁶	Both ⁶
Individuals, Companies, Trusts	✓	✓
Easy repayment options – salary credit/direct debit	✓	✓
Free debit card	✓	✓

1. Subject to loan terms.

2. Weekly or fortnightly repayments are available after the first scheduled monthly repayment is made. For interest only loans, only monthly repayment option is available.

3. Interest only term up to 10 years where the loan is for investment purposes, and up to 5 years where the loan is for personal use and/or LVR >85%.

4. Break costs may apply if a fixed rate loan is: repaid in full; the loan rate is varied in any way before the fixed rate term ends; or additional payments exceed \$20,000 maximum.

5. Use of NAB or Redi ATM networks are free of charge. Fees and charges may be applied by owners of other ATM networks.

6. Co-Borrower(s) may be PAYG provided that they are mortgagors and able to provide income verification documentation.

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	Combo
	A loan where you can fix up to 50 per cent of your lending and also have the flexibility of having a portion of the loan as a variable rate
	Both
	✗
	Weekly, fortnightly or monthly ²
	Both ³
	✓ Up to a maximum \$20,000 per fixed rate term. ⁴ Unlimited on variable rate portion.
	✓ Fixed rate portion only
	✓ Available on variable rate portion only ¹
	Transactions via internet and phone, BPAY (In), ⁴ debit card, ATM ⁵ – variable rate portion only
	Up to 4
	✓
	30 years
	Both ⁶
	✓
	✓
	✓

Simply better home loans – that's ChoiceLend

At ChoiceLend, our products are tailored to the needs and lifestyles of today's home buyers. We offer simple and straightforward loans suitable for you, offering a smoother, hassle-free lending experience to make your dream of owning a home a reality.

ChoiceLend is a member of the National Australia Bank Limited (NAB) Group. Together with your mortgage broker, we give you expert personal service, matched with competitive rates and the peace of mind that your home loan is with one of Australia's leading lenders.

NAB has arrangements in place to fund residential loans for ChoiceLend through the Advantedge Financial Services Pty Ltd (Advantedge) loan program.

www.choicelend.com.au

For more information contact your mortgage broker.

ChoiceLend Pty Ltd ACN 135 459 326 is a credit representative (No. 392522) of Advantagedge Financial Services Pty Ltd ACN 130 012 930 Australian Credit Licence 391202. ChoiceLend distributes loans funded by AFSH Nominees Pty Ltd ACN 143 937 437 Australian Credit Licence 391192 and managed by Advantagedge under the Advantagedge Residential Loan Programme. Each entity is a member of the National Australia Bank Group. National Australia Bank Limited does not guarantee the obligations of its subsidiaries.

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