

The Well Nigh Advantage

We specialise in providing, for all types of customers, an attractive and highly competitive range of home and business loans. We are also committed to partnering with you to develop your financial lifestyle by offering a tailor-made solution that will meet and exceed your expectations.

- ▶ Major Australian Non-Bank Lender
- ▶ Competitive Rates
- ▶ Experienced Local Representatives
- ▶ Fast Approvals
- ▶ Over 28 Years Experience
- ▶ Car Loans
- ▶ Fully Featured Transactional Home Loans
- ▶ Commercial Loans

Powered by Bendigo & Adelaide Bank Ltd with their Preferred Key Partner Group

5th Largest Australian Owned Bank

Our Product Features	
Wide range of loan purposes	Purchase or refinance of an owner occupied or investment property Debt consolidation Equity loans for investment or personal purposes Bridging loans Construction of an owner occupied or investment property Purchase or refinance of vacant land Loans for business purposes may be included
Interest rates	Competitive rates - calculated daily and charged monthly
Fixed/variable Split	Yes, by combining the certainty of a fixed rate with the flexibility of a variable rate
Loan terms & repayment options	Up to 30 years. Principal and interest. Interest only also available up to ten years.
Repayment Frequency	Weekly, fortnightly or monthly (interest only is monthly)
ATM/Card access	Yes, debit card access where an offset account applies
Borrowing entity	Personal, company or trust
Private Banker	Yes - along with a dedicated team to look after your needs
PayWave Visa Card	Packaged with your mortgage at home loan rates or seperately at credit card rates with 55 days interest free
No early exit fees	We don't charge an early exit or deferred establishment fees

We also offer a tremendous range of additional FREE and UNLIMITED use options:

Over 2000 ATM cash withdrawals	BPay® in
100% offset accounts applied to variable rate loans	BPay® out
Progressive 100% offset accounts applied to fixed rate loans	24/7 phone banking
Internet redraws & deposits	Direct debit accounts
Toggle Offset Facility	Direct salary crediting
EFT's (electronic funds transfers)	Monthly paper statement, e-Statement OR both
Fixed rate lock	Scheduled payment service
Phone redraws	Additional repayments
Budgeting tools	

Additional Premium Features for emergencies (\$20 per month free allowance)

- ▶ Australia Wide & Unrestricted ATM/Card access
- ▶ EFTPOS & Cash Out transactions

Things you need to know: Applications for finance are subject to normal credit approval. Full terms and conditions will be included in your loan offer. Fees and charges may apply.



No ongoing monthly, quarterly or annual fees for the life of your loan available.