

Equity Flex Loan

product scope & key features

Designed for flexibility and control, Equity Flex offers up to 10 years interest only, no reassessment during the interest-only period, and a loan term of up to 40 years. It gives eligible investors greater cash flow flexibility and certainty, while supporting their long-term wealth creation goals.

What's available

Feature	Equity Flex Loan
Maximum Loan Term	Up to 40 years (subject to eligibility and credit assessment)
Repayment Structure	Interest Only (IO) followed by Principal & Interest (P&I)
Interest Only (IO) Requirement	✔ Mandatory IO period of at least 6 years and up to 10 years
Principal & Interest (P&I)	Applies after IO period for remainder of loan term (up to maximum of 34 years)
Offset Account	Available
Redraw Facility	Available
Additional Repayments	Permitted
Loan-to-Value Ratio (LVR)	Product LVR limits apply (80% Investment)

What's not available

Feature	Equity Flex Loan
Master Limit	✘ Not available
Product Switching (Post-Settlement)	✘ Not permitted - Internal refinance required to change loan product
Line of Credit	✘ Not available
Principal & Interest (P&I)	✘ Not available as standalone P&I; requires an IO split of at least \$10,000.

Fees and eligibility considerations

Fee Type	Cost
Annual package fee	\$415 (charged up front as settlement fee and every year thereafter as package fee)
Valuation Fee	Any valuation costs in excess of \$550