

FightBack home loan



A home loan that packs more punch

With FightBack you have more clout

Retaliate against financial uncertainty with the innovative FightBack home loan. FightBack home loan puts you in control of your finances, online 24/7. And because it's fully featured and completely flexible, you can mix and match the alternatives to suit your needs precisely.

But best of all, the interest rate will knock you out.

Two champion loan options to choose from

There are two FightBack variable loan options to choose from - principal and interest (P&I) and 10 year interest only.

Knock years off your loan

FightBack home loan lets you pay off your home faster and save on interest.

By simply depositing all your income from any source into your redraw offset account you can reduce the amount of interest payable on your home loan. You can then pay your regular bills and living expenses with the VISA debit card which is attached.

Online access, 24/7

Manage just about every aspect of your loan online, including statements, redraws, bill payments, credit card payments and more at our easy to navigate online account access portal.

Check out the fancy footwork

You can take out a FightBack loan for up to \$750,000 and 30 years. And because FightBack is a FullDoc loan, you can borrow up to 80% of the property value with no mortgage insurance to pay.*

Loan type available

FullDoc — allows you to borrow up to 80% of the property value.

The punch line

- Totally flexible, ideal for experienced borrowers and investors looking for full loan functionality
- Phone and internet transactions, ATM, EFTPOS, biller payments and cheque account
- 100% redraw offset which means borrowers can knock years off the term of their loan, saving considerable interest
- Borrow up to 80% of the property value with no mortgage insurance to pay*
- No ongoing monthly or annual fees
- Unlimited redraws
- VISA debit card

* Funder pays. Restrictions apply



FightBack loan specifications

FightBack premium variable

Loan type	FullDoc
Interest type	Variable interest rate
Loan options	100% redraw offset
Terms	Maximum loan term is 30 years
Interest only term option	10 year interest only option
Loan sizes	Minimum: \$50,000 Maximum: \$750,000
Loan value ratios	Up to 80%
Loan purposes	To purchase or refinance a home or investment property
Mortgage insurance	Paid by funder for loans up to \$600,000. Paid by borrower for loans greater than \$600,000
Borrowers	Owner-occupiers or investors Also individuals, companies or trusts
Income ratios	A net income test applies
Repayment options	Salary crediting to the redraw offset account or direct debit from pre-nominated bank account
Free splits	Maximum 4 splits
Redraw	Redraw is available on your offset account up to the available balance
Ongoing fees	No ongoing monthly account keeping or annual line fees Unlimited free phone (IVR), internet, EFTPOS, biller payments and cheques per month
Other	5 free ATM transactions per month – additional ATM transactions \$1.50 each Over the counter transactions incur a \$2 fee Portability available on all loans, subject to approval

All interest rates, fees, charges, terms and conditions quoted are indicative only and subject to change without notice.

To find out more contact us today

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We're people just like you