

FightBack home loan



A home loan that packs more punch

With FightBack, you have more clout

Retaliate against financial uncertainty with the innovative new FightBack home loan from FirstMac. 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 rates you can choose from will knock you out.

Two champion loan options to choose from

There are two FightBack loan options to choose from. A standard variable option, or a fixed rate for 12 months. Both come with interest rates that give most other home loans an uppercut.

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 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.

Sophisticated online access

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. Fix your interest rate for 12 months, or pay interest only for up to 10 years. And because FightBack is a FullDoc loan, you can borrow up to 80% of the property value with no mortgage insurance to pay.



The punch line

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

FightBack home loan specifications

	FightBack premium fixed	FightBack premium variable
Loan type	FullDoc	FullDoc FullDoc construction
Loan interest type	12 month fixed interest rate reverting to variable interest rate	Variable interest rate
Loan options	Fixed / 100% redraw offset	100% redraw offset
Loan term	Maximum loan term is 30 years	Maximum loan term is 30 years
Interest only term option	An interest only period of 10 years is available	Not applicable
Loan sizes	Minimum: \$50,000 Maximum: \$750,000	Minimum: \$50,000 Maximum: \$750,000
Loan value ratios	Up to 80%	Up to 80%
Loan purposes	Use the loan to purchase a home or investment property, or to access the equity in a property for property investment purposes	Use the loan to purchase or construct a home or investment property, or to access the equity in a property for property investment purposes
Mortgage insurance	Paid by funder	Paid by funder
Borrowers	Owner-occupiers or investors Also individuals, companies or trusts	Owner-occupiers or investors Also individuals, companies or trusts
Income ratios	A net income test applies	A net income test applies
Repayment options	Salary crediting to the offset account or direct debit from pre-nominated bank account	Salary crediting to the offset account (excludes construction loans) or direct debit from pre-nominated bank account
Free splits	Maximum 4 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 \$1.20 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.

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The home loan with **your** name on it.