



**Australian  
Military Bank**



# **DHOAS Home Loans**

Effective January 2021

## First Home Loan Deposit Scheme

**The Scheme is an Australian Government initiative to help first home buyers get into their first home sooner with a deposit as little as 5%.**

## DHOAS Home Loans

**Our range of DHOAS home loans are specially tailored to those in the Australian Defence Forces - with great rates and flexibility.**

## Explore the range

### DHOAS Value Home Loan

Our DHOAS Value Home Loan gives you the flexibility of a variable interest rate and has a 100% offset facility to help reduce your overall repayments and loan term.

1. A competitive interest rate
2. Discounts may apply. Ask us for more information.
3. 100% offset facility

### DHOAS Standard Variable Rate Home Loan

Enjoy a competitive variable interest rate, redraw facility and a 100% offset account to help reduce your overall repayments.

1. 100% offset facility.
2. Minimum loan size \$50,000.
3. Flexible repayment frequencies - pay weekly, fortnightly or monthly.

### Fixed Rate Home Loans

Our Fixed Rate Home Loans give you the best of both worlds - peace of mind with the certainty of fixed rates, without being locked in for a long period of time.

1. Discounts may apply. Ask us for more information.
2. 1, 2, 3 or 5 year fixed terms.
3. Split option (with other DHOAS standard variable rate home loans).

### DHOAS RateSaver Home Loan

The DHOAS RateSaver Home Loan is our simple vanilla loan with a low rate, unlimited additional repayments as well as the ability to redraw.

1. A competitive interest rate.
2. Optional redraw facility.
3. Minimum loan size \$150,000.

### DHOAS Construction Loan

Building your dream home? Our Construction Loan lets you pay for the construction of your home at various stages of the building process.

1. Progressive draw down payments throughout construction.
2. Interest only repayments during construction period.



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Product Feature	DHOAS Value Home Loan	DHOAS Standard Variable Home Loan
Minimum Loan	\$250,000	\$50,000
Maximum Loan Term	30 years	30 years
Maximum Loan to Value Ratio	95% <sup>2</sup>	95% <sup>2</sup>
100% Offset	✓	✓
Split Option (with other DHOAS loans)	✓	✓
Loan Redraw (\$500 min.)	✓	✓
Monthly/ Annual Fee	—	—
Additional Repayments	✓	✓
Early Repayment Fee	—	—
First Home Loan Deposit Scheme	✓	✓

# DHOAS Home Loans

	DHOAS Fixed Interest Rate Home Loan	DHOAS RateSaver Home Loan	DHOAS Construction Loan
	\$150,000	\$150,000	\$50,000
	30 years	30 years	Up to 3 years (or on completion of construction)
	95% <sup>2</sup>	95% <sup>2</sup>	95% <sup>2</sup>
	—	—	—
	✓	✓	✓
	—	✓	—
	—	—	—
	—	✓	✓
	✓	—	—
	✓	✓	✓



## Our mobile bankers come to you

With our team of specialist Mobile Bankers across the country, applying for a home loan doesn't have to be a hassle.

Whether it's at the base mess or in the privacy of your own living room, our team of specialist Mobile Bankers can guide you through the home loan process step-by-step.

To make an appointment head to [australianmilitarybank.com.au](http://australianmilitarybank.com.au)



## Relationship Reward

With our Relationship Reward program, the more you save and borrow, the less you pay in fees. That means your home or investment loan can help to offset the amount you pay in fees<sup>3</sup>.



## Protecting your most important asset

### Home and Contents Insurance<sup>1</sup>

Your home and everything you value ought to have proper protection. If the worst should ever happen, it's nice to know that your home and possessions can be protected. From kitchen appliances to furniture and the house itself, it all adds up.

Ask our friendly consultants for a quote on your insurance, or visit [australianmilitarybank.com.au](http://australianmilitarybank.com.au).

To request a quote or to apply for a policy, call us on **1300 13 23 28**, or ask in branch.

<sup>1</sup>Waiting periods, exclusions and benefit limits may apply. Insurance issued by Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance (CGU). In arranging for this insurance, Australian Military Bank acts under its own AFSL and under an agreement with CGU. We will receive a commission from CGU for arranging this insurance, details of which can be found in our Financial Services Guide available at [australianmilitarybank.com.au](http://australianmilitarybank.com.au). This is general advice and does not take into account your personal circumstances. Consider the Product Disclosure Statement available at [australianmilitarybank.com.au](http://australianmilitarybank.com.au).

# 4 EASY WAYS TO APPLY

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1. Enquire online at [australianmilitarybank.com.au](http://australianmilitarybank.com.au)
2. Call us on 1300 13 23 28
3. Make an appointment with a Mobile Banker
4. Visit your local branch

## Contact Us

1300 13 23 28

PO Box H151 Australia Square NSW 1215

Australia wide branch network

[service@australianmilitarybank.com.au](mailto:service@australianmilitarybank.com.au)

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Terms, conditions, fees, charges and lending criteria apply and are available at the time of application. 1. Waiting periods, exclusions and benefit limits may apply. Insurance issued by Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance (CGU). In arranging for this insurance, Australian Military Bank acts under its own AFSL and under an agreement with CGU. We will receive a commission from CGU for arranging this insurance, details of which can be found in our Financial Services Guide available at [australianmilitarybank.com.au](http://australianmilitarybank.com.au). This is general advice and does not take into account your personal circumstances. Consider the Product Disclosure Statement available at [australianmilitarybank.com.au](http://australianmilitarybank.com.au). 2. This amount is inclusive of Lenders Mortgage Insurance (LMI). LMI is required when borrowing more than 80% of the acceptable security value. 3. Based on total average monthly balance and applies to ATM, EFTPOS, Direct Debit and BPAY® transactions. Australian Military Bank Ltd ABN 48 087 649 741 AFSL and Australian Credit Licence Number 237 988.