

# DHOAS Home Loans



**Australian  
Military Bank**

Serving the Defence community since 1959



## DHOAS Home Loans

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Our range of Defence Home Ownership Assistance (DHOAS) home loans are specially tailored to those in the Australian Defence Forces – with great rates and flexibility.

## Australian Government Home Buyer Schemes

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The Australian government has a number of Home Buyer Schemes which can help home owners get into their homes sooner.

Australian Military Bank is a panel lender for all three schemes including the First Home Loan Deposit Scheme, New Home Guarantee and Family Home Guarantee.

## Our mobile bankers come to you

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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/mobile-bankers](http://australianmilitarybank.com.au/mobile-bankers)

## Explore the range



### DHOAS RateSaver Home Loan

The DHOAS RateSaver Home Loan is our vanilla home loan with a competitive rate as well as unlimited additional repayments and the ability to redraw funds if you are ahead on your repayments.

- A competitive interest rate.
- Optional redraw facility.



### DHOAS Value Home Loan

Our DHOAS Value Home Loan gives you the flexibility of a variable interest rate and has a 100% offset facility which can help reduce your home loan interest charges.

- A competitive interest rate
- 100% offset facility



### Fixed Rate Home Loans

Our Fixed Rate Home Loans offer the peace of mind and certainty of a fixed rate and repayment over the loan term.

- 1, 2, 3 or 5 year fixed terms.
- Split option (with any other DHOAS home loan).



### 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.

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

# 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



Scan the QR Code to find your local branch



Terms, conditions, fees, interest, charges and lending criteria apply and are available at time of application.

The advice here is general and does not take into account your personal circumstances. Consider the Product Disclosure Statement or Terms and Conditions brochure and Schedule of Fees and Charges available at [australianmilitarybank.com.au](http://australianmilitarybank.com.au). The Target Market Determinations (TMD) for our products are available at [www.australianmilitarybank.com.au/TMD](http://www.australianmilitarybank.com.au/TMD)

More information about your DHOAS eligibility can be obtained at [dhoas.gov.au](http://dhoas.gov.au) or on 1300 434 627.

The loan products mentioned in this brochure are issued by Australian Military Bank Ltd ABN 48 087 649 741 AFSL and Australian Credit Licence Number 237 988.