



DelphiBank[™]

Home Loans

A loan to suit your needs

At Delphi Bank, we understand that each of our customers has particular needs when it comes to a home loan. That's why we offer a full range of loans, each with special features.

And we also know that borrowing to fund a home purchase can be stressful. Our friendly and experienced staff will speak with you about your needs in detail and then clearly explain the process you need to follow. Throughout that time, you can deal with the same staff member who knows you and knows what you need from a home loan.

Delphi Bank home loans have built-in flexibility and a whole range of great benefits. You can choose from a standard variable interest rate, fixed interest rate or a combination of the two. It's up to you.

Understanding your loan

WHAT IS A HOME LOAN?

In simple terms, your home loan is made up of principal and interest. The principal is the amount you borrow – and interest is what you pay the bank to borrow the money.

At the start of a home loan your repayments largely consist of interest, with a small amount going towards the principal. As you reduce the principal, your interest charges fall until eventually the loan is paid off.

A line of credit loan is different. Payments are only required when the balance exceeds the approved limit.

HOW DO I GET STARTED?

The first step is to work out how much you can borrow. Simply visit our website www.delphibank.com.au to view our interactive calculators which will give you a better understanding of what your repayments will be.

However, the more you can save, the better off you'll be. Your repayments will be lower and you'll save money over the life of your loan.

Whatever you decide, at Delphi Bank we'll make it happen.

FINDING THE RIGHT LOAN.

When it comes to finding a home loan, everyone has different needs. You may feel more comfortable knowing exactly what your repayments will be for the duration of a loan term; or you may like the idea of having the option to increase your loan amount without incurring extra costs for breaking a fixed loan term; or you may wish to have the freedom to make unlimited additional payments during the loan term.

Owner Occupied Home Loan

This flexible loan has a discounted variable interest rate, redraw facility and interest only options.

KEY FEATURES

- Flexible repayment options – fortnightly and monthly
- Redraw facility, with access via Internet Banking¹ or a branch
- Pay your loan off sooner with additional lump sum payments
- Interest only options available for up to 5 years
- Loan terms up to 30 years
- Suitable for owners/occupiers
- Choose the interest rate that suits you – variable, fixed or a combination of both

¹ Conditions apply

Residential Investment Home Loan

This easy to manage, no-frills loan offers no establishment fees and a competitive interest rate.

KEY FEATURES

- Flexible repayment options – fortnightly and monthly
- Redraw facility, with access via Internet Banking¹ or a branch
- Pay your loan off sooner with additional lump sum payments
- Interest only options available for up to 5 years
- Loan terms up to 30 years
- Suitable for investors
- Choose the interest rate that suits you – variable, fixed or a combination of both

¹ Conditions apply

Home Equity Loan

If you need funds to renovate your home, consolidate your debt, purchase another property or for any other purpose, this interest only loan makes it easy for you.

KEY FEATURES

- No set principal repayments
- Range of access options – cheque/deposit books, Eureka Visa Debit Card, Internet Banking
- One account/loan to accommodate all credits and debits, for easy monitoring
- Allows maximum flexibility
- Interest only option, providing more cash flow
- Suitable for owner/occupiers or investors



Investment loans

Why not put your money to work with an investment loan to build your portfolio and increase your wealth?

Delphi Bank investment loans are very similar to other home loans and you can use any of our home loan options for investment purposes.

You can select variable, fixed or interest only rates and decide on a loan term that suits your needs. And if you are borrowing against the equity in your home to purchase a property or shares, you may be eligible for tax benefits.

Residential investment loans

Whether you're after capital growth, a retirement nest egg or rental income, investing in property could be a great way to build your wealth.

Delphi Bank residential investment loans are suitable for owner/occupiers or investors. They are very similar to other home loans and you can use any of our home loan options for investment purposes.

Selecting the type of rate is simple with a choice from variable, fixed or interest only rates, you can also decide on a loan term that suits your needs.

You may also be eligible for tax benefits if you are borrowing against the equity in your home to purchase a property or shares.

Switch to us

If your home loan is with another bank, why not switch to a great Delphi Bank home loan deal? Moving your accounts will help you cut back on fees and manage your money more effectively.

Because we're a boutique bank, Delphi Bank can respond to your needs quickly and flexibly. And best of all, you have the option of dealing with one dedicated staff member who knows you and is always available to discuss your banking needs. With Delphi Bank, you're never just a number.

Home loan calculators

Use Delphi Bank's handy home loan calculators to work out exactly how much you can borrow and how much you'll save if you make extra repayments on your home loan. Simply visit our website www.delphibank.com.au for more information.

Home Loan Comparison

	Owner Occupied Home Loan	Residential Investment Home Loan	Home Equity Loan
Competitive interest rates	✓	✓	✓
Discounted variable interest rates	✓	✓	✓
Flexible repayment options – fortnightly or monthly	✓	✓	✓
Redraw facility	✓	✓	✓
Loan terms up to 30 years	✓	✓	✓
Extra repayments allowed	✓	✓	✓
Establishment fee	✓	✓	✓
Fixed interest rate loans	✓	✓	✗
Variable interest rate loans	✓	✓	✓
Combination loans available	✓	✓	✓



To find out more

Call **1300 660 550**

Visit **delphibank.com.au**

Or ask in branch

This information is current as at 19 December 2016. Before taking up any of Delphi Bank's products or services you should consider if they are appropriate for you. Delphi Bank recommends that you read the respective Terms & Conditions and other Disclosure documents before deciding to acquire or use any of the Bank's products or services. These documents can be obtained at any of our branches or by visiting our website **delphibank.com.au**

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