

MEET THE WELL BALANCED HOME LOAN

# An award winning home loan.



A guide to our innovative product suite with more of what you need in a home loan and less of what you don't.

## Interest Rates, fees and features

These rates are current only at 23rd June 2022. Refer to [www.wellhomeloans.com.au](http://www.wellhomeloans.com.au) for most up to date rates.

Comparison rate is based on a \$150,000 loan over 25 years. Warning: This comparison rate is true only for this example and may not include all fees and charges. Different loan terms, other loan amounts or fees may result in a different comparison rate. The rates, fees and conditions are an indication only and can change without notice. Well rates are up to date within the application process at all times before you commit to any loan.

well

## Interest rates for **owner occupied home loans**

At Well, we don't need hundreds of products. We believe that simple products can suit most people. With the ability to custom build your product, you can be in charge for a change. No fancy marketing, no silly frills, just a great rate to help you own your home sooner.

Product	Features	Fixed term?	Interest Rate	Comparison Rate	Offset?	Redraw?	Extra repayment?	LVR	Max Loan	Special Notes
well Variable	<ul style="list-style-type: none"> <li>Low rate</li> <li>100% Offset option</li> <li>Redraw</li> <li>Visa Debit</li> <li>BPay</li> </ul>	-	2.60% per annum	2.63% per annum				Up to 80%	\$2.00m	Maximum loan and LVR may be different depending on the security location. Offset accounts are available to choose from \$10 per month. Maximum loan applies per security.
		-	3.27% per annum	3.30% per annum				Up to 90%*	\$2.00m	Maximum loan and LVR may be different depending on the security location. Offset accounts are available to choose from \$10 per month. Maximum loan applies per security. *LMI Fees may apply and will be quoted at application.
well Fixed	<ul style="list-style-type: none"> <li>Certainty of payment</li> <li>Available 1-5 years</li> <li>100% offset available!</li> </ul>	1 year	3.45% per annum	2.71% per annum				Up to 90%	\$2.00m	Additional repayments are only allowed up to an amount of \$20,000. Maximum loan and LVR may be different depending on the security location. Offset accounts are available to choose from \$10 per month. Maximum loan applies per security.
		2 years	4.42% per annum	2.95% per annum				Up to 90%	\$2.00m	
		3 years	4.64% per annum	3.15% per annum				Up to 90%	\$2.00m	
		4 years	4.98% per annum	3.42% per annum				Up to 90%	\$2.00m	
		5 years	5.00% per annum	3.61% per annum				Up to 90%	\$2.00m	

Available to choose  
 Unavailable to choose  
 Available with conditions

### And now for the disclaimer part...

- Interest Rates quoted are for Principal and Interest repayments only. Interest Only options are available on request and will be quoted at the time of choosing.
- All Well Money home loans are subject to credit criteria that must be passed. You will be assessed on a number of factors before being eligible for a Well Money home loan and this includes our checks to ensure that a product is not unsuitable for your needs and objectives.
- Current rates are available on the Well Money website @ [www.wellhomeloans.com.au](http://www.wellhomeloans.com.au) and will be updated from time to time without notice.
- Fixed rates are quoted up to an LVR of 80% LVR with no offset. Interest rates are the same, but your Comparison Rate will be higher if your LVR is between 80%-90% or if you choose to have an offset account.

## Fees applied to our owner occupied home loans

At Well, we don't charge silly fees. You shouldn't have to pay for absolutely everything and there's some things that we just look after for you. Being transparent with our fees and charges is important to us. We hate getting "bill shock" as much as the next person. Not just great rates, but affordable fees and charges too.

Product	Application Fee	Valuation Fee	Settlement Fee	Solicitor Doc. fee	Processing fee	Special notes
Variable	\$250	Up to <b>\$300 free</b> <small>Conditions apply, see disclaimers at bottom</small>	<del>\$250</del> <b>Currently: \$0</b>	from \$385 <sup>^</sup> <small>Refer to Special notes.</small>	\$150	<p>* Valuation fee for properties less than \$1m. Over \$1m will be quoted to you before payment.</p> <p><sup>^</sup> Solicitor Doc Fee may be more depending on your chosen structure. This doesn't include title searches and government charges. Legal fees are quoted as "unascertainable", however we've provided a reasonable estimate of the minimum that you could pay.</p> <p>* Government fees and charges apply in addition to these fees where applicable (eg Stamp Duty, Registrations, PEXA or Discharge of Mortgages)</p> <p>*Discharge fee of \$300 applies if you payout your loan.</p>
Fixed	\$250	Up to <b>\$300 free</b> <small>Conditions apply, see disclaimers</small>	<del>\$250</del> <b>Currently: \$0</b>	from \$385 <sup>^</sup> <small>Refer to Special notes.</small>	\$150	<p>* Valuation fee for properties less than \$1m. Over \$1m will be quoted to you before payment.</p> <p><sup>^</sup> Solicitor Doc Fee may be more depending on your chosen structure. This doesn't include title searches and government charges. Legal fees are quoted as "unascertainable", however we've provided a reasonable estimate of the minimum that you could pay.</p> <p>* Government fees and charges apply in addition to these fees where applicable (eg Stamp Duty, Registrations, PEXA or Discharge of Mortgages)</p> <p>*Break fees may also apply if you decide to discharge your fixed rate home loan earlier. This is outlined in your loan contract.</p> <p>*Discharge fee of \$300 applies if you payout your loan.</p>

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- Well Money will pay up to \$300, any valuation fees over this amount are payable by the borrower(s).

# Interest rates for Investor home loans

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Product	Features	Fixed term?	Interest Rate	Comparison Rate	100% Offset?	Redraw?	Extra repayment?	LVR	Max Loan	Special Notes
well Variable	<ul style="list-style-type: none"> <li>Low rate</li> <li>100% Offset option</li> <li>Redraw</li> <li>Visa Debit</li> <li>BPay</li> </ul>	-	2.92% per annum	2.95% per annum				Up to 80%	\$2.00m	Maximum loan and LVR may be different depending on the security location. Offset accounts are available to choose from \$10 per month. Maximum loan applies per security.
		-	3.62% per annum	3.65% per annum				Up to 90%*	\$2.00m	Maximum loan and LVR may be different depending on the security location. Offset accounts are available to choose from \$10 per month. Maximum loan applies per security. *LMI Fees may apply and will be quoted at application.
	Interest only option (Variable, 1-5 year available)	-	3.24% per annum	2.98% per annum				Up to 80%	\$2.00m	Interest only periods are available between 1-5 years. Rate shown applies to all Interest only periods (ie 1, 2, 3, 4 and 5 year options)
well Fixed	<ul style="list-style-type: none"> <li>Certainty of payment</li> <li>Available 1-5 years</li> <li>100% offset available!</li> </ul>	1 year	3.62% per annum	3.02% per annum				Up to 90%	\$2.00m	Extra repayments are only allowed up to an amount of \$20,000. Maximum loan and LVR may be different depending on the security location. Offset accounts are available to choose from \$10 per month. Maximum loan applies per security. LMI Fees may apply over 80% LVR and will be quoted at application
		2 years	4.48% per annum	3.23% per annum				Up to 90%	\$2.00m	
		3 years	4.86% per annum	3.45% per annum				Up to 90%	\$2.00m	
		5 years	5.20% per annum	3.88% per annum				Up to 90%	\$2.00m	

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