

FREEDOM PACKAGE



*Discounts
& Savings*



AUSWIDE
— **BANK** —

auswidebank.com.au

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*Small things.
Big difference.*

FREEDOM PACKAGE BENEFITS

When you choose Auswide Bank, you get more than just a home loan.

A Freedom Package, means you can apply to enjoy amazing benefits, including discounted home loan interest rates plus savings on loan and everyday banking fees, home & car insurance and credit cards.

Auswide Bank Freedom Package benefits are available to new qualifying loan applicants.

A Package Fee applies. The Package Fee is currently \$395 per annum.

This Schedule of Package Benefits must be read with the Freedom Package Terms and Conditions (which can be found in the Auswide Bank Mortgage Booklet or on our website). This Schedule and the Freedom Package Terms and Conditions make up the terms and conditions of your Freedom Package. If you have not been provided with the Freedom Package Terms and Conditions, please ask us for a copy. To the extent of any inconsistency between these Terms and Conditions and the Schedule of Package Benefits, the Terms and Conditions prevail to the extent of the inconsistency.

Warning: We can change the Freedom Package fees, benefits and terms and conditions at any time. Additionally, if you cease to meet the eligibility criteria for the Freedom Package (including if you fail to pay the Package Fee or no longer hold the required products) or if you are in default of any of your obligations to us under any product you have with us, your package can be cancelled and you will no longer receive the package benefits. We can also cancel your package on three months notice to you.



Auswide Bank Ltd is the issuer of the home loans and lines of credit. Approvals are subject to our credit assessment criteria. Terms, conditions and other fees and charges apply - details on application. Prior to entering into a credit contract with us you should read our Credit Guide - available at our branches or www.auswidebank.com.au

SCHEDULE OF PACKAGE BENEFITS



HOME LOANS & LINES OF CREDIT

Interest rate discounts!

- As a Freedom package customer you will receive a discount off the applicable standard variable rate on your home loan or line of credit of \$100,000 or more.

Current Freedom Package discounts for new customers are available from our branches or our website. The discount applicable to an existing Freedom Package Home Loan is detailed on your loan contract.

Waiver of Loan Establishment Fee!

- The standard Loan Establishment Fee is waived for each new or additional loan included in a new or existing Freedom Package. This waiver includes a Valuation Fee waiver of up to \$300 in total for new loans or \$300 in total for new/additional loans or top ups added to an existing Freedom Package - regardless of the number of loans in the Freedom Package or number of properties used as security.

Waiver of Account Service Fee!

- The standard monthly account service fee is waived for new loans or additional loans taken under an existing Freedom Package.

Waiver of Principal Increase Fee!

- The Principal Increase Fee is waived when you request us to increase the principal amount of your loan under an existing Freedom Package.

Waiver of Complex Variation Fee when you switch to a variable or fixed rate!

- The Complex Variation Fee is waived when you switch from a Variable to a Fixed Interest Rate, or vice versa, during the term of your loan and while you have the Freedom Package. Complex Variation Fee may apply in other circumstances. Please be aware that break costs may apply.



EVERYDAY BANKING + SAVING[#]

Save on bank fees!

- Open a Mortgage Offset*, Everyday Access (or eligible Line of Credit Access Account) for all your day-to-day banking and we'll waive the monthly Account Service Fee applicable to these accounts while you hold the Freedom Package.

Transaction fees on withdrawals via Auswide Bank EFTPOS, internet/mobile/phone banking, BPAY®, personal cheques, direct debits and periodical payments are also waived while you hold the Freedom Package.



INSURANCE⁺

Save on your Home Building and Contents Cover!

- Protect your home building and contents together on the same insurance policy arranged through us and save up to 15% on your combined premium. ~

To obtain this benefit, you must tell us at the time of application that you are a Freedom Package borrower as it will not be applied automatically.

Free Introductory Home Building Cover!

- You can also receive up to the first 90 days free home building insurance when purchasing an existing residential property financed through Auswide Bank[^]. To obtain this benefit, you must tell us at the time of application that you are a Freedom Package borrower as it will not be applied automatically.

Save on your Car Insurance!

- Protect your private motor vehicles with car insurance and save up to 5% on your premium.[‡]

To obtain this benefit, you must tell us at the time of application that you are a Freedom Package borrower as it will not be applied automatically.

[#]The account must be held under the same client number as at least one of the borrowers of the Freedom Package Loan. BPAY® is a trade mark of BPAY Pty Ltd - ABN 69 079 137 518.

Auswide Bank Ltd is the issuer of the accounts and any non-cash payment facilities used in conjunction with them. Fees which are not waived by this Freedom Package continue to apply. *A Mortgage Offset Administration Fee may apply for each account you link to your loan. For further details to decide if these accounts are appropriate for you please read the 'Terms and Conditions' relevant to your particular account/s, which are available at our branches or www.auswidebank.com.au

⁺The insurance policy/policies must be held under the same client number as at least one of the borrowers of the Freedom Package Loan. Insurance cover is available from Auswide Bank - ABN 40 087 652 060, Australian Financial Services Licence 239686. In offering this insurance we act as an



agent of Allianz Australia Insurance Ltd - ABN 15 000 122 850, Australian Financial Services Licence 234708 (Allianz) - not as your agent. Allianz is the under writer of this insurance. To help you make an informed decision about whether to acquire an Allianz insurance product you should read the Auswide Bank Financial Services Guide and the Product Disclosure Statement available at our branches or www.auswidebank.com.au. We do not provide advice about these policies based on any consideration of your personal objectives, financial situation or needs. To decide if they are right for you please carefully read the relevant Product Disclosure Statement.

- Minimum premiums may apply. Any discounts/entitlements may be subject to rounding and only apply to the extent any minimum premium is not reached. If you are eligible for more than one, we also apply each of them in a predetermined order to the premium (excluding taxes and government charges) as reduced by any prior applied discounts/ entitlements. Discounts may not be applied to any flood component of the premium if applicable.

^ The free cover will apply for 90 days or up to the date of the settlement of your Auswide Bank loan contract (whichever is sooner) from the time you accept the offer. After this free period normal premiums will apply. The free building cover is subject to you purchasing a 12 month Allianz Building Insurance policy. If you withdraw your home loan application or cancel your Freedom Package, the free cover period will cease on the date of your withdrawal. If your loan application is declined, the free cover period will cease 5 days from the date of declinature



CREDIT CARD**

No Annual Fee!

- The Annual Fee is waived on your new Auswide Bank credit card when you apply for a credit card together with your Freedom Package Loan.



**The credit card must be held under the same client number as at least one of the borrowers of the Freedom Package Loan.

Auswide Bank 'Platinum' MasterCard Credit Card - The benefit is not available to existing Auswide Bank MasterCard holders - existing Auswide Bank MasterCard credit cards cannot be switched to this product. Auswide Bank MasterCards are supplied by arrangement with Card Services, a division of Citigroup Pty Limited - ABN 88 004 325 080, AFSLN and Australian Credit Licence 238098 (Citigroup), which provides and administers the credit. Approval of your application is subject to satisfying Citigroup credit criteria including verification of minimum income, Australian residency and your credit history. Auswide Bank is not responsible for the credit decision. Citigroup may not approve your application despite Auswide Bank's approval of your home loan. Upon approval, Citigroup will notify you of how to meet the identification procedure required by law. Terms, conditions plus other fees and charges apply - full details



PERSONAL LOAN**

No Establishment Fee!

- The Establishment Fee is waived on any Auswide Bank personal loan that you take out while you have the Freedom Package. To obtain this benefit, you must tell us at the time of application that you are a Freedom Package borrower as it will not be applied automatically.



on application. To help you make an informed decision about whether to acquire a Citigroup credit card through Auswide Bank you should read our Credit Card Credit Guide available at our branches or www.auswidebank.com.au

--The personal loan must be held under the same client number as at least one of the borrowers of the Freedom Package Loan. Approval of your personal loan is subject to satisfying Auswide Bank's credit criteria. Auswide Bank may not approve your application despite approval of a home loan application. Terms, conditions plus other fees and charges apply - full details on application.





FINANCIAL ADVICE

Optional complimentary Financial Health Check

- with an Alliance Wealth[‡] authorised Financial Adviser.

Gift card to the value of \$200

- if you become a new or additional fee paying Alliance Wealth advice client^{^^}. This benefit is available for up to 24 months after you become a Freedom Package borrower. To obtain this benefit, you must tell us at the time of application that you are a Freedom Package borrower as it will not be applied automatically. To take advantage of these benefits, please contact Auswide Bank and ask for a Freedom Package referral to an Alliance Wealth Financial Adviser.

[‡] Auswide Bank Ltd ABN: 40 087 652 060, Australian Financial Services Licence ('AFSL') 239686 ('Auswide Bank') may refer you to Alliance Wealth Pty Ltd AFSL 449221 ABN 93 161 647 007 ('Alliance Wealth') – a wholly owned subsidiary of Centrepont Alliance Limited ABN 72 052 507 507 - one of Australia's leading networks of advisers in financial services. Auswide Bank's AFSL does not extend to the range of financial advisory services or products provided by Alliance Wealth (including its authorised representatives and licensed associates). We can only inform you that Alliance Wealth can provide those products and the services. Any factual information we provide is not intended to imply any recommendation or opinion about a financial product or service. We recommend you form your own opinion about these matters and seek advice from your financial adviser. Unless specifically stated in the relevant disclosure statement, any financial product or service recommended by Alliance Wealth (or its authorised representatives and licensed associates) are not issued by and are not deposits or liabilities of Auswide Bank. Accordingly, Auswide Bank does not guarantee the repayment of capital or the performance of these financial advice products and your investment may be subject to investment risk, including possible delays in repayment and loss of income and principal invested. Auswide Bank may receive a referral fee of between 5% and 10% of commissions, brokerage or fees on the financial services or products you receive as a result of a referral to Alliance Wealth. Auswide Bank also has a minority interest in Financial Advice Matters Group Pty Ltd ABN 11 605 631 598 (FAM) Corporate Authorised Representative No 1234989 of Alliance Wealth. FAM is also a Credit Representative No 480095 of Centrepont Lending Solutions Pty Ltd ACL 377711 ABN 40 100 947 804. Auswide Bank may receive dividends from FAM. In addition to their salary or wages, employees and authorised representatives of Auswide Bank may also receive benefits and incentives (such as gift vouchers, cash incentives or discounts) from Alliance Wealth (or its authorised representatives and licensed associates).

^{^^} Advice client is an Alliance Wealth client receiving financial planning, aged care or cash flow & budgeting advice. The gift card is issued by the Alliance Wealth representative where new or additional advice is taken and a fee is paid of at least \$1500 for that additional advice to the authorised representative. For clarity it excludes ongoing fee arrangements. This offer must be redeemed within 24 months from your application for the Auswide Bank Freedom Package and there is a limit of 1 gift card per Freedom Package household.

Say hello to Auswide Bank.

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