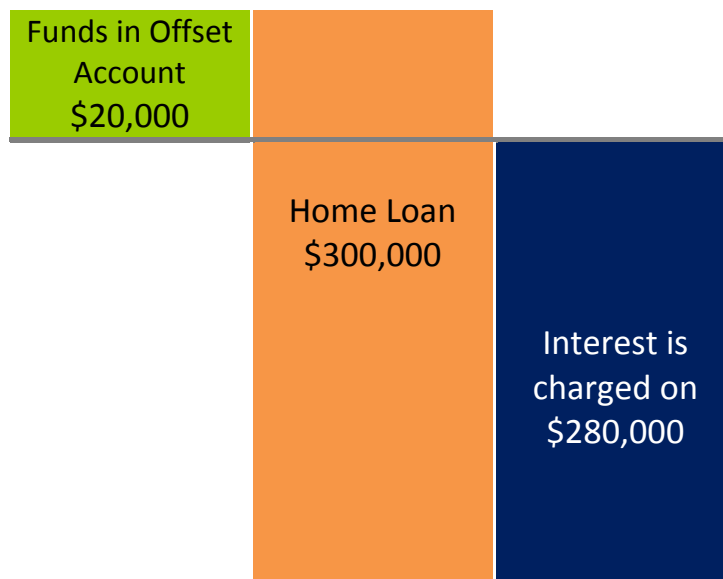


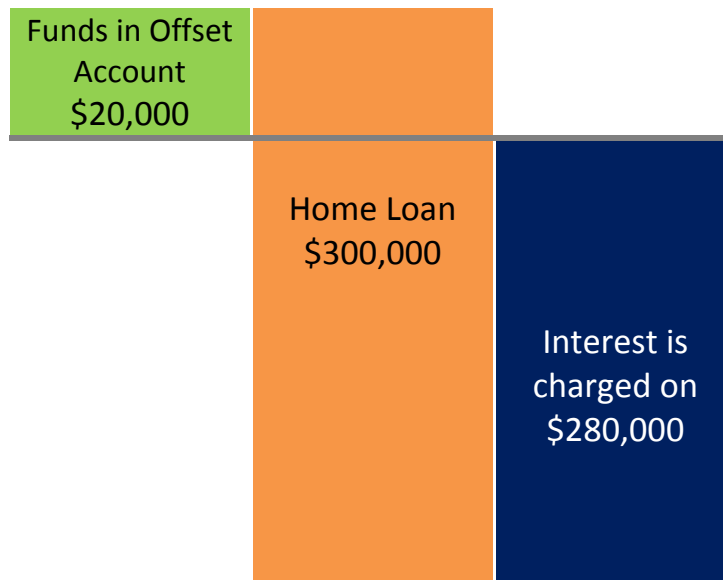
What is an **Offset Account** and How does it work?

An **Offset Account** is a transaction account that is linked to a loan.

The Positive balance in the account is offset against the loan balance, reducing the interest payable on the linked loan.



How much could this save you?



Using the above as an example, and an interest rate of **5%**,
over a term of **30 years** you could save:

\$60,555 in interest

and

3 years & 1 month off the term of your loan!



Who can have an **Offset Account?**

Access to an **Offset Account** depends on the type of loan you have.

Different lenders offer different loans, some with **Offset Accounts** and others without.

Offset Accounts are typically available for **variable rate** loans; however some lenders offer **Offset Accounts** for **fixed rate** loans.

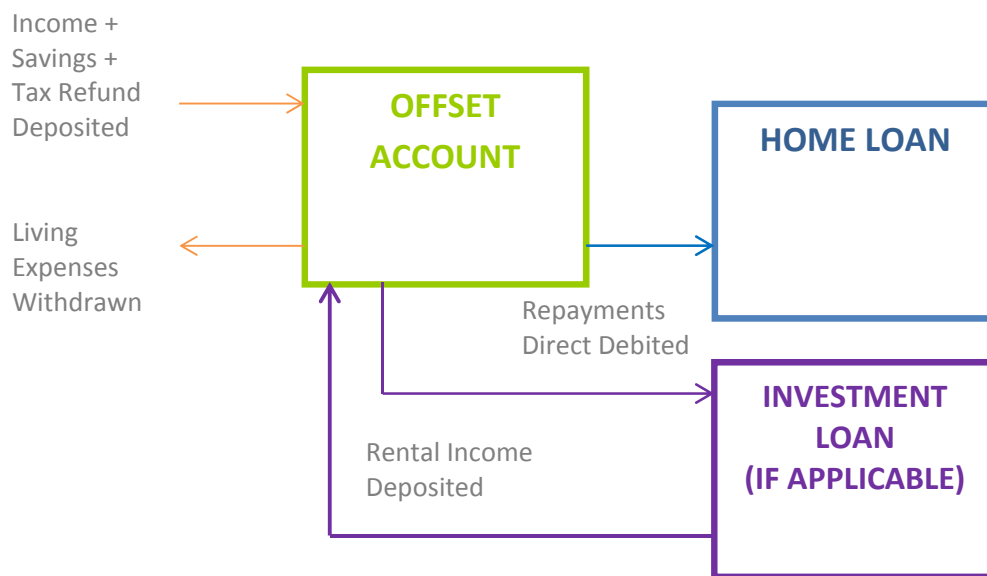
You can also link **Offset Accounts** to Investment Loans if you want to reduce the interest payable, whilst keeping the funds available for further investment or personal purposes in the future.

Do you want to know more about offset accounts or how to get one?

Contact us today!



How do I make my **Offset Account** work for me?



To increase the power of your offset account, you can also utilize a credit card to pay the majority of expenses, and pay the credit card statement balance in full each month...

...Ask us how you can use the bank's money to save you money!

The information provided in this document is general in nature and does not constitute personal financial advice. Before acting on any information on this document, you should consider the appropriateness of the information having regard to your objectives and financial situation.

