

A man with glasses and a beard, wearing a blue denim jacket, is smiling and high-fiving a young girl with long brown hair. They are sitting at a white table with two glasses of orange juice. The man is holding a tablet computer. The background shows a large window with a view of green trees.

A straightforward home loan that works for you

# Get your dreams off the ground

Buying your first home? Looking to upgrade your family home? Expanding your investment portfolio? Whatever your goal, Go Edge can help you get there.



# With you for the whole journey

With Go Edge, you'll get expert help from your Go Edge mortgage broker to select from a range of simple and easy to understand home loan options at sharp rates.

You can feel secure knowing your loan is funded by the Advantedge Residential Loan Program, part of the National Australia Bank Group. So you'll get outstanding service for the life of your loan.



# Value for money

## It's about more than just price

We know that when your plans change, so do your needs. Along with sharp rates, our quality home loans offer a range of loan options and features that may suit your financial situation. Go Edge provides the home loan essentials you need, so you don't have to pay for the things you don't.

And no matter what you're working towards, we'll work with your Go Edge mortgage broker to keep things simple and straightforward from the moment you sign to your final repayment.

# The little things add up

## With a great home loan



### Exclusive

Our loans are only available through Go Edge mortgage brokers.



### Sharper

No ongoing monthly fees, and no annual fee<sup>#</sup>. You'll also save with sharp interest rates and no upfront application fees.



### Easy to manage

With 24/7\* secure online and phone access, you can manage your loan when and where it suits you with StarNet and StarCall.



### Convenient

With a redraw facility, you can access your available funds on your variable home loan by arranging a direct debit from your home loan to your everyday bank account.



### Flexible

Choose monthly, fortnightly or weekly repayments as it suits you. You can make additional repayments to your variable rate home loan at no extra cost. Each extra repayment will help you pay less in interest.



### Great service

Go Edge's CustomerCare is based in Australia. They're on hand to provide excellent service and help you manage your loan when you need it after settlement.

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<sup>#</sup>Fees may be introduced and varied in accordance with loan terms.

\*Subject to systems availability.

# Loan options to suit your needs

Finding the perfect loan to suit your needs can often feel like walking through a maze. To save you from the confusion, we've developed a range of straightforward loans to help you get to where you want to go sooner. You can choose from fixed, variable interest rate options or a combination of both.

## **Our variable rate loans**

Give you the flexibility and freedom to meet life's changing needs. With competitive rates, you can redraw electronically or make additional payments at no extra cost. We can also help you get a variable home loan for construction and vacant land properties you're planning to build.

## **Our fixed rate loans**

Give you the peace of mind that comes from knowing exactly how much your repayments will be for a fixed term. And with a choice of fixed terms from 1 to 5 years, you have the freedom to choose the term that's right for you.



# Compare our loans at a glance

| Product features                                    | Variable   | Fixed   |
|---|--|---|
| Description   | A loan with flexible product features where you can make additional payments and redraw them | A loan where you know exactly how much your repayments will be during the fixed rate term, with a choice of fixed terms from 1 to 5 years |
| Owner occupied Investment                           | Both   | Both  |
| Construction/Vacant land                            | ✓  | ✗   |
| Repayment frequency options                         | Weekly, fortnightly or monthly <sup>2</sup>  | Weekly, fortnightly or monthly <sup>2</sup>   |
| Principal & interest/Interest only                  | Both <sup>3</sup>  | Both <sup>3</sup>   |
| Ability to make additional repayments               | ✓  | ✓ Up to a maximum of \$20,000 per fixed rate term <sup>4</sup>  |
| Lock rate option to set fixed rate                  | ✗  | ✓   |
| Redraw  | ✓ <sup>1</sup>   | ✗   |
| Easy home loan transactions                         | Transactions via internet and phone, BPAY® (In)  | Transactions via internet and phone, BPAY® (In) <sup>4</sup>  |
| Splits available                                    | Unlimited  | Unlimited   |
| Portability   | ✓  | ✓   |
| Maximum loan term                                   | 30 years   | 30 years  |
| Maximum LVR   | Please contact your broker about maximum LVR tiering as this will vary.                      |   |
| PAYG/Self-employed                                  | Both <sup>5</sup>  | Both <sup>5</sup>   |
| Easy repayment options – salary credit/direct debit | ✓  | ✓   |

1. Subject to loan terms.

2. Weekly or fortnightly repayments are available after the first scheduled monthly repayment is made. For interest only loans, only monthly repayment option is available.

3. Interest only term up to 10 years where the loan is for investment purposes, and up to 5 years where the loan is for personal use and/or LVR >80%.

4. Break costs may apply if a fixed rate loan is: repaid in full; the loan rate is varied in any way before the fixed rate term ends; or additional payments exceed \$20,000 maximum.

5. Co-Borrower(s) may be PAYG provided that they are mortgagors and able to provide income verification documentation.

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# Finding a home loan that's right for you

Whether you're buying your dream home or doing renovations on your current one, we've got a simple and straightforward home loan to suit your needs.

Working with your Go Edge mortgage broker, you'll have expert advice, great service and peace of mind knowing you're with one of Australia's leading lenders.



For more information get in touch with your mortgage broker  
or visit [goedge.com.au](https://www.goedge.com.au)

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Go Edge products are funded by the Advantedge Residential Loan program. AFSH Nominees Pty Ltd (AFSH) ACN 143 937 437 Australian Credit Licence 391192 is the program lender and Advantedge Financial Services Pty Ltd (Advantedge) ACN 130 012 930 Australian Credit Licence 391202 is the program loan servicer. The program is funded under arrangements with National Australia Bank Limited (NAB). Each of AFSH and Advantedge are members of the NAB Group. NAB does not guarantee the obligations of its subsidiaries. Go Edge products are promoted by Go Edge Pty Ltd (ACN 105 230 019), Australian Credit Licence 390 222. A143375-0422