



home loan checklist



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Checklist for choosing a home loan

When comparing home loans it is important to look further than the advertised rate. This checklist is designed to help you determine what you find important in a loan and which lenders meet these requirements.

	Existing Loan	Loan 2	Loan 3	Loan 4
Interest rates				
Owner Occupied Variable				
Owner Occupied Fixed				
Investment Occupied Variable				
Investment Occupied Fixed				
Introductory (honeymoon)				
Comparison rate				
Fees and charges				
Startup fees				
Ongoing monthly or annual fees				
Redraw fees				
Early termination fees				
Discharge costs				
Other significant fees				
Features These features might be the most important – but consider your own circumstances				
Line of Credit				
Combined variable/ fixed (split)				
Number of Splits available				
Investment Purpose				
Construction Purpose				
Making extra repayments				
Redraw my extra payments				
Paying weekly or fortnightly				
Offset account				
Multiple Offset account				
Credit Card				
Credit Card with Points				
Debit Card				
Cheque Book				
Master Limit				
Secure Rate Lock				
Internet Banking				

