

Helping First Home Buyers



Buying your first home is an exciting journey, and something to be proud of – not daunted by. With a My First Home Loan, you could get the keys to your new home sooner!

Call your mortgage broker today for more information or to apply* Helen Goldsmith 0418 909 611

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 **Teachers Mutual Bank**
We put you first

*See over for terms and conditions.

Let us help you become a home owner sooner, with features like:

- A saving of \$600 in upfront fees¹
- Getting started with just 5% deposit² (plus govt. charges)
- Property guarantor option reducing the need for Lenders Mortgage Insurance³
- A discounted variable interest rate for the life of the loan – not just the first year
- Up to a 35 year term available for greater flexibility
- Apply for up to 95% LVR³ with Lenders Mortgage Insurance.

Then, once you're in your dream home we'll help you to stay ahead with:

- No ongoing account keeping fees⁴
- A 100% offset facility so you can take advantage of directing your salary to an Everyday Direct account⁵
- A fee-free redraw facility to access extra repayments you've made⁶
- Unlimited additional repayments, with no fee if you pay out your loan early⁷
- The ability to split with a 1-5 year fixed rate⁸
- Fee-free access to your account 24/7 through our mobile app⁹

Whether you're looking to purchase or construct your first home, a My First Home Loan will help make it a reality.

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***Membership eligibility applies to join the Bank. Fees and charges and lending criteria apply.** Consumer Lending terms and conditions available online or from any of our offices. **1.** For each My First Home Loan application the establishment fee is waived. Any additional costs or fees will be charged 'at cost' to the applicant(s). **2.** Borrow up to a maximum of 95% of the property's value plus Lenders Mortgage Insurance. **3.** Lenders Mortgage Insurance, or LMI, insures the lender in the event that the borrower defaults on the mortgage. It does not insure the borrower. Borrowers must still meet lending eligibility criteria for both the lender and the LMI provider. **4.** Fees may apply if your loan account is in default or you seek other services e.g. a loan variation. **5.** Terms and conditions for the mortgage offset facility are set out in our Consumer lending terms and conditions and Conditions of use Accounts and access. For more information refer to the FAQ section under Offset facility at tmbank.com.au. **6.** Redraw is subject to application and registration and is not available when a fixed rate applies to any part of the loan. **7.** No additional repayments can be made to any part of the loan where a fixed rate applies. **8.** At the end of the fixed rate period the interest rate reverts to the My First Home Loan variable annual percentage rate. **9.** You should consider whether this service is appropriate for you before acquiring it. For additional information on security please refer to our Security Guide for electronic transactions available online. Access is subject to availability and maintenance. We test mobile banking to ensure compatibility with the majority of popular devices used by members but cannot guarantee that it will be compatible with all devices and operating systems. We do not charge you for accessing your accounts using your mobile. Internet data charges and call charges may be incurred through your mobile service provider – check with your Internet Service Provider or mobile phone service provider for more details. A 3G or Wi-Fi connection is needed for the mobile banking and map features. Teachers Mutual Bank Limited ABN 30 087 650 459 AFSL/Australian Credit Licence 238981 | 00580P-LEN-0919-FHO-A5