

# Secure a great home loan rate for peace of mind

**2.98%** PA  
2-year fixed interest rate<sup>1</sup>

**4.47%** PA  
2-year fixed comparison rate<sup>^</sup>

**Owner occupiers only.  
Principal & Interest repayments only.**



Call your Mortgage Broker today for more information or to apply\* Helen Goldsmith 0418 909 611

**LINK** mortgages

LINKING PEOPLE WITH FINANCE

See over for terms and conditions.

 **Teachers Mutual Bank**  
We put you first

# There's never been a better time to secure your home loan\* repayments!

What's more, with our fixed home loans you'll also enjoy:



A 100% mortgage offset facility<sup>2</sup>



Access to your loan via mobile banking<sup>3</sup>



No ongoing fees<sup>4</sup>



Security of a fixed interest rate

Lock it in with our 90-day rate lock<sup>5</sup> today.

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**^WARNING:** This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. The comparison rate quoted is based on \$150,000 for a term of 25 years. Rates apply to secured loans only.

**\*Membership is open to citizens or permanent residents of Australia who are current or retired employees of the Australian education sector or family members of members of the Bank.** Fees and charges and lending criteria apply. Consumer lending terms and conditions available online or from any of our offices. **1.** Interest rates effective 29 August 2019. Rates quoted and all rates subject to change at any time without notice. **Rates quoted applicable to owner occupier and for new business only.** Minimum loan amount is \$25,000. For all fixed rate home loans, at the end of the fixed rate period the interest rate reverts to the Teachers Flexi Choice loan variable annual percentage rate. **2.** 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](http://tmbank.com.au). Conditions of use – Accounts and access document and Fees and charges brochures are available online or from any of our offices. You should read both of these documents before deciding to open accounts and access facilities issued by TMB. Any advice provided here does not take into consideration your objectives, financial situation, or needs, which you should consider before acting on any recommendations. For further information call **13 12 21** or go to [tmbank.com.au](http://tmbank.com.au). **3.** 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. Teachers Mutual Bank Limited does 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. **4.** Fees may apply if you are in default or seek other services, eg, a loan variation. **5.** The Fixed Rate Lock commences from the date of the application and is locked in for 90 days from the date of application. A Fixed Rate Lock fee of 0.15% of the total amount financed applies and is payable regardless of whether the interest rate at the time of settlement has increased or decreased. Experts Choice Award: Mozo Pty Ltd. ABN 68 128 199 208. AFSL & ACL 328141 offers consumers a comprehensive product comparison service across the retail banking market. The Bank does not pay Mozo to be in awards selection nor do we receive any commission from Mozo for any award received. Teachers Mutual Bank Limited ABN 30 087 650 459 AFSL/Australian Credit Licence 238981 | 01562-LEN-0819-HLFR-2yr-A5-Broker