



Home Smart Package – No Longer Available – 1 May 2022 Fact Sheet

BDCU Alliance Bank's HomeSMART package is available with home loans over \$150,000. For just \$395 pa you get a bunch of benefits! It is a great way to save money on interest and fees, and access extra benefits like bonus savings interest rates. The cost savings of these benefits usually far outweigh the package fee, making it a SMART investment.

- 0.70% p.a. off standard variable interest rate OR 0.20% p.a. off fixed interest rate
- Unlimited BDCU Alliance Bank transactions on Basic Transactions or FLEX Account
- No monthly loan fees
- No loan establishment fees
- Personal Package Bonus Account - Bonus 0.20% p.a. interest on the My Community Account rate
- No Visa Credit / Debit Card annual fees

Key features

Package Discount:	Discount on standard variable loan rate: 0.70% p.a. Discount on standard fixed loan rate: 0.20% p.a.
Fees:	Establishment Fee: \$0 Monthly Loan Fee: \$0
Key Features:	
Unlimited eligible BDCU Alliance Bank transactions:	On a basic transaction account or FLEX account
Package Bonus account (no longer available)	Bonus interest on My Community Account Rate: 0.20% p.a.
Visa credit/debit card annual fees	\$0
Eligibility	Available with home loans of \$150,000 or more.
Price p.a	\$395

Interest Rates, Fees and Charges

Please refer to the interest rate schedule for current interest rates. For details of other fees and charges which may apply, refer to the *Fees and Charges brochures*.

IMPORTANT INFORMATION: This Fact Sheet doesn't take into account your objectives, financial situation or needs. Any advice is general advice only. Before acting on information, you should consider whether it is appropriate in your particular circumstances. Terms & Conditions, General Fees & Charges apply, and are available on request.

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