

Description	A flexible line of credit home or investment home loan that lets you combine all of your banking into one convenient loan account. You can access funds and manage your account online, over the phone, using a card or cheque book or in person over the counter. This loan offers a competitive variable interest rate and access to pinnacle +plus package* discounts.
Loan Purpose	Use an All-In-One Account for: <ul style="list-style-type: none"> • Purchase or refinance of an owner-occupied or investment property; • Home improvements and renovations; • Debt consolidation; • Personal or investment purposes.
Interest Rate	All-In-One Account Variable Interest Rate.
Application Fee	\$445; discounted to \$0 for pinnacle +plus and life members. Other upfront fees such as settlement and valuation fees and government charges may apply.
Monthly Admin Fee	\$0
Minimum Loan	\$10,000
Maximum Loan	Borrow up to 90% of the value of the security property subject to lending criteria. Lenders Mortgage Insurance is required where the loan is for greater than 80% (or less depending on the location of the property) of the value of the security property.
Maximum Loan Term	Up to 25 years.
Repayment Options	Interest only repayments for up to 5 years before principal and interest repayments are required.
Repayment Frequency	Interest only repayments are due monthly.
Additional Repayments	Pay as much as you like when you like. Have all of your income and other funds paid into the account and, because interest is calculated daily on the closing balance of the account, you can reduce the amount of interest you are required to pay.
Split Loans	You may request to split your loan to combine an All-In-One Account with a Standard Variable Rate Home Loan or Fixed Rate Home Loan.
Redraw	Enjoy 24/7 access to funds for everyday expenses or larger transactions via Internet, Mobile or Telephone Banking, using a Visa Debit Card or cheque book or personally over the counter during business hours.
Transaction Fees	Members enjoy fee-free allowances based on their relationship portfolio value and membership status. Refer to our current Fees and Charges Booklet for full details of transaction and other fees applicable to an All-In-One Account.
Statement Issued	Account Statements are issued monthly. You can opt for e-statements instead of paper statements.

*Eligibility criteria, terms and conditions apply.

Terms, conditions, fees and charges, normal lending criteria apply. Full details are available on request and will be included in our loan offer.

