

Description	A fully featured Home or Investment Home Loan with the flexibility to change along with your changing needs. This loan has a competitive variable rate of interest and access to our pinnacle +plus package* of discounts and member benefits.	
Loan Purpose	Use a Standard Variable Rate Loan for: <ul style="list-style-type: none"> • Purchase or refinance of an owner-occupied or investment residential property; • Home improvements and renovations; • Debt consolidation; • Personal or investment purposes; • Bridging finance; • Construction of a new residential owner occupied or investment property. 	
Interest Rate	Standard Variable Rate. You may request to convert to a fixed interest rate for 1, 2, 3, 4, or 5 years (a rate variation fee may apply).	
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 95% 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 30 years.	
Repayment Options	Principal and Interest Principal and interest repayments calculated to repay the loan in full by regular instalments over the term of the loan.	Interest Only Ideal for investors, this option allows interest-only repayments for up to 5 years before principal and interest repayments are required.
Repayment Frequency	Weekly, fortnightly or monthly repayments.	Interest is due monthly.
Additional Repayments	Additional repayments can be made on a regular basis or at any time.	
Split Loans	You may request to split your loan to combine a Standard Variable Rate Home Loan with a Fixed Rate Home Loan or All-In-One Account.	
Redraw	Allows you to redraw any additional repayments you have made (minimum redraw is \$500, a redraw fee may apply).	
Mortgage Offset Account	Enjoy the benefit of 100% offset by linking this fully transactional savings account to your loan.	
Statement Issued	Account Statements are issued at least biannually in December and June. A fee may apply for more regular statements. Alternatively, you can opt for e-statements instead of paper statements, which do not incur a fee.	

* 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.

