

Loans and packages at a glance

Because we develop a personalised solution for you, this guide does not include details about every ANZ home loan product or feature. These can be viewed at anz.com/homeloans or discussed with our dedicated home loan experts.

What you want	Your Loan	Benefits you'll enjoy	Repayment term	Features at a glance				
				Flexible repayments: weekly, fortnightly, or monthly	Additional repayments	100% home loan offset	Redraw facility	Open an ANZ Access Advantage account with Visa Debit ¹⁰ free of monthly account service fees. Apply in an ANZ branch for a fee waiver ⁸
Maximum flexibility	ANZ Standard Variable Rate	<ul style="list-style-type: none"> The flexibility to change your repayment frequency or make extra repayments⁵ Redraw extra loan repayments at no additional cost⁴ Minimise your interest charges by linking to a 100% home loan offset account 	Up to 30 years	Yes	Yes ⁵	Yes	Yes ⁴	Yes
Repayment certainty	ANZ Fixed Rate	<ul style="list-style-type: none"> Know what your future repayments will be during the fixed interest rate period Ability to lock in an interest rate for up to 10 years Ability to make extra repayments up to a set amount during the fixed rate term⁶ 	Fixed rate period 1 to 5, 7 and 10 years. Total term up to 30 years	Yes	Yes Up to a set amount ⁶	Applies only to One Year Fixed Rate	Redraw available once loan converts to Standard Variable Rate ⁴	Yes
Not paying for features you don't need	ANZ Simplicity PLUS	<ul style="list-style-type: none"> Enjoy a lower ongoing interest rate than most standard loans Redraw extra loan repayments if needed No monthly fees 	Up to 30 years	Yes	Yes ⁵	No	Yes	No
Easy access to your equity	ANZ Equity Manager	<ul style="list-style-type: none"> Access the equity in your home All-in-one account that combines savings, transaction and credit facilities No repayments required whilst within credit limit 	No set term	Yes	Yes ⁵	All-in-one account	Redraw back up to approved limit	ANZ Equity Manager is also a transaction account
To simplify your home and investment lending under a single limit	ANZ Portfolio	<ul style="list-style-type: none"> Establish and manage up to 12 sub-accounts Flexible ownership structure A single annual fee, and a one-off establishment fee 	No set term	Features will depend on the sub-account types chosen within your ANZ Portfolio				
A complete banking package	ANZ Breakfree	<ul style="list-style-type: none"> Establish and manage up to 5 eligible loans Enjoy discounted interest rates A single annual fee, and no establishment fee Reduced fees on a range of ANZ products 		Features will depend on the products chosen within your ANZ Breakfree package				

⁴ ANZ Redraw is not available on loans in a company name. Fees and charges may vary for loans in a company name.

⁵ A Deferred Establishment Fee may be incurred if the loan is fully repaid or refinanced to another institution within the first four years.

⁶ Make early or additional repayments up to a set amount (5% of the loan amount at the start of the current fixed rate period, up to a maximum of \$5,000) each year of the fixed rate period, without triggering an Early Repayment Cost.