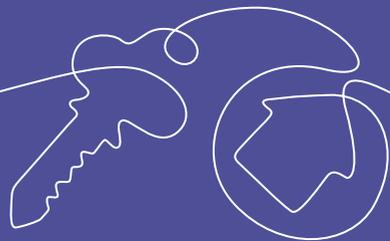


Bank of
Melbourne

Home Loan Advantage Package.



Take advantage of Bank of Melbourne.

Choosing a home loan is a big decision –
but it doesn't have to be hard.

By making more of Bank of Melbourne, you can get more from us too. Our Home Loan Advantage Package lets you save interest on your home loan, and gives you discounts on your choice of eligible credit cards, your day-to-day banking and more. It's a neat way to keep your banking together, and your money in your wallet.

It could even be the key to paying your home loan off a bit faster, and having a life while you do it.

You've got questions? We've got time to talk.

Drop into your local branch today

Call us on 13 22 66

Visit bankofmelbourne.com.au

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It's to your Advantage.

You can save lots with a Bank of Melbourne Advantage Package.

For example, if you had a \$300,000 variable rate home loan the Advantage Package could potentially save you over \$4,000 per year if you take up the following products. Here's how:

Case study	Packaging vs Stand-alone
	Year 1
Loan establishment fee	\$600
1.30% p.a. interest rate discount	\$3,900
Loan monthly administration fee	\$120
Vertigo Platinum Credit Card annual card fee	\$99
Home and Contents discount of up to 10%* on a \$500 premium ¹	\$50
Sub-total of savings	\$4,769
Package fee cost	-\$395
Total per year savings	\$4,374

Your potential savings include:

- 1.30% p.a. discount on our Standard Variable Rate Loan or Portfolio Loan **variable** rates**
- 0.15% p.a. discount on our competitive **fixed** rates[#]
- \$0 loan establishment fee
- \$0 annual card fee on selected credit cards
- \$0 monthly loan service fee
- Up to 10%* discount on your Home and Contents or Landlord Insurance premiums

* If you are eligible for the Home and Contents or Landlord Building and Contents combined discount, we will apply the Advantage Package discount to any already discounted premium. Minimum premiums may apply.

** A minimum loan amount of \$100,000 is required for Advantage Package discount to apply.

[#] A minimum loan amount of \$150,000 is required for Advantage Package discount to apply.

Where you'll save.

Your Home Loan.

You'll get all the help you want to choose a home loan that suits your needs and your plans.

Then, depending how much you need to borrow, you could save with a discounted interest rate on your Standard Variable Rate Loan or Portfolio Loan variable rates.

Your credit card.

Choose one of our eligible credit cards² as part of your Advantage Package, and you'll pay no annual card fee. Other fees and charges may apply.

Your Insurance.

Protect one of your greatest assets – your home – and save up to 10%* off your premium for Bank of Melbourne Home and Contents Insurance and Bank of Melbourne Landlord Insurance.

Your home loan.

You're the best one to judge which Home Loan will suit your needs and goals, but we can certainly assist you in the process.

A snapshot of your choices.

The basic differences between our home loans are:

- A Portfolio Loan lets you use the equity in your home to borrow money for other things too, as and when you want.
- A Standard Variable Rate Loan gives you more freedom by giving you the option to repay extra or withdraw your funds.
- A Fixed Rate Home Loan gives you the certainty of a set rate and fixed repayments over a fixed term.
- A split Fixed/Variable Rate Home Loan lets you lock in part of your loan, and manage the balance with flexibility.

* If you are eligible for the Home and Contents or Landlord Building and Contents combined discount, we will apply the Advantage Package discount to any already discounted premium. Minimum premiums may apply.

A loan for living.

Bank of Melbourne Portfolio Loan.

A Bank of Melbourne Portfolio Loan lets you use the equity in your home to borrow money for a whole range of purposes – making finance quick and easy to arrange.

- Borrow up to 80% of your property's value⁴
- Deposit your whole income into your loan, so every dollar can help you save on interest
- Have a choice of fixed or variable interest rates⁵
- Manage your borrowings through up to 10 sub-accounts with separate monthly statements
- Put sub-accounts in different names to suit your tax and investment strategies⁶

No surprises.

Bank of Melbourne Fixed Rate Home Loan.

You can fix your home loan interest rate and repayments at competitive rates over terms from one to five years. When your fixed term is up, you'll be able to choose another fixed rate period or change to our standard variable rate (less any Advantage Package rate discount you're entitled to at that time).

- Make additional payments⁷
- Choose from monthly, fortnightly or weekly repayments⁸
- Set up automatic repayments from your transaction account
- Choose monthly interest only repayments for an investment property

High flexibility.

Bank of Melbourne Standard Variable Rate Home Loan.

A Standard Variable Rate Loan gives you more freedom to manage your money, by repaying extra or redrawing funds. That, and a full interest offset on your other Bank of Melbourne accounts, can help you save interest.

- Make additional repayments and redraw available funds⁹
- Request a Repayments Pause for 3 to 12 months, for a variety of reasons¹⁰
- Choose from monthly, fortnightly or weekly repayments¹¹
- The account is offset against the balance of the loan, which means the more money you have in the bank, the less you pay in daily interest charges
- Choose monthly interest only repayments for an investment property

Your credit card.

Your Advantage Home Loan Package gives you the convenience of an eligible Bank of Melbourne credit card³ with no annual card fee. Simply choose the card that suits you:



Vertigo.

Love to shop? Or do you simply find it handy to pay your monthly bills with a credit card? Vertigo could be the card for you.

- Enjoy a low rate on purchases (a higher rate applies to cash advances).
- You can use our credit cards at millions of locations worldwide.
- Use Visa payWave for purchases under \$100.
- Link it to your other Bank of Melbourne cards for all-in-one card access.
- Add one additional cardholder¹⁴ for no extra cost.
- Minimum credit limit: \$500

Your Advantage Package annual card fee saving: \$55



Vertigo Platinum.

This great value low rate card gives you all the benefits of Vertigo, plus:

- A range of complimentary insurance covers as set out in the policy¹⁶:
 - Up to 6 months complimentary Overseas Travel Insurance
 - Interstate flight inconvenience insurance
 - Transit accident insurance
 - Purchase security insurance
 - Extended warranty insurance
 - Price guarantee cover
- Add up to three additional cardholders¹⁴ for no extra cost.
- Minimum credit limit: \$6,000

Your Advantage Package annual card fee saving: \$99



Amplify.

Amplify credit cards are all about choice – allowing you to choose the right card and rewards program for you and your family. It's nice to know you're getting something back on your purchases with:

- Uncapped points earning potential with Amplify Points¹⁷ or Qantas Points¹⁸
- Visa payWave for purchases under \$100
- Add one additional cardholder¹⁴ for no extra cost
- Minimum credit limit: \$1,000

**Your Advantage Package
annual card fee saving: \$79**



Amplify Platinum.

Enjoy uncapped points earning potential and multiple ways to boost your points balance. From spending abroad to premium insurance benefits, Amplify Platinum offers all the benefits of Amplify, plus:

- Double points on international spend
- A range of complimentary insurance covers as set out in the policy¹⁶:
 - Up to 3 months complimentary Overseas Travel Insurance¹⁶
 - Up to 12 months complimentary Extended Warranty Insurance¹⁶
 - Up to 3 months complimentary Purchase Security Insurance¹⁶
- Minimum credit limit: \$6,000

**Your Advantage Package
annual card fee saving: \$99**



Amplify Signature.

Exclusive offers and privileges are all the better when you can share them with the people closest to you. Enjoy all the benefits of Amplify Platinum, plus:

- Our highest points earn rate and uncapped points earning potential
- Be rewarded with bonus points on your birthday¹⁹ that amounts to 10% of your total points earned in the previous year*
- Up to 6 months complimentary Overseas Travel Insurance, in accordance with the policy¹⁶
- Two complimentary airport lounge passes each year²⁰
- Access to the Visa Luxury Hotel Collection
- 24/7 Bank of Melbourne Personal Concierge Service¹⁵
- 24/7 Amplify Signature Priority Service line
- Minimum credit limit: \$15,000

Your Advantage Package annual card fee saving: \$279

* The first birthday bonus will be calculated from the day of card approval to the day prior to the Account Owner's birthday.

Your insurance cover.

Insurance helps you protect the things you've worked hard to gain. So it is important – but it's still nice to save on the premiums if you can.

With your Advantage Package, you'll receive premium discounts on a number of options.

Insurance	Advantage Package saving
Bank of Melbourne Home and Contents Insurance	Up to 10%* off your premium
Bank of Melbourne Landlord Insurance	Up to 10%* off your premium

Protect your home (or investment property).

At Bank of Melbourne we want to help protect your precious home and the things inside it, or the investment property you've worked hard for. So in case of an emergency – big or small – you can trust Bank of Melbourne Home and Contents Insurance or Bank of Melbourne Landlord Insurance³ to help you get things back to normal.

- Save more off your premium by insuring both your building and contents under the one policy, having a no claims history, and more.
- Pay by the month, with no extra fee.
- Choose from different levels of cover for your building and/or contents to best suit your needs.

* If you are eligible for the Home and Contents or Landlord Building and Contents combined discount, we will apply the Advantage Package discount to any already discounted premium. Minimum premiums may apply. If you take out an Advantage Package after WGIL has issued you with a Home and Contents Insurance policy then the package benefit will only be applied at your next renewal.

On-the-go.

Internet banking.

- With new features and streamlined navigation, Bank of Melbourne Internet Banking is now simpler, faster and easier than ever.
- Use it to do your banking anywhere, anytime – whether it's via your home or work computer, tablet or smartphone.
- Register in just a few minutes by asking in any branch, or by calling 13 22 66.

eStatements.

- Regardless of the account that's right for you, you'll be able to check your account statements online, or via mobile any time, with eStatements.
- It's a handy way to beat the delays and clutter of getting paper statements in the mail.
- Just log on to Internet or Mobile Banking to view your eStatements or opt out of paper statements.

MoneyMeter.

- A fast and convenient way to track your available balance at any time, without logging on.
- Access it via the Bank of Melbourne Banking App on your smartphone and a simple swipe from the home screen will tell you how much you have to spend.
- You can also customise MoneyMeter to suit your needs by changing the settings or style of meter, or adding and removing other Bank of Melbourne transaction, savings or credit card accounts.

Mobile banking apps.

- Our new apps are designed for all sorts of smartphones including iPhone®, Android™, BlackBerry® and Windows® Phone.
- Check account balances, transfer funds, schedule payments and pay bills (you can even add BPAY® billers and payees within the app).
- View a summary of the last 2 years' interest earned across all accounts – useful for tax time.
- Register for email or SMS alerts, for better control of your money²¹.
- Locate your nearest Bank of Melbourne ATM or branch.

The Detail.

1. The case study is an example only and loan repayments are on principal and interest rates. The figure quoted is an approximation. If you are on Principal and Interest payments, as your Principal reduces, so do your savings. The Home and Contents Insurance discount is based on an approximate premium for Home and Contents Insurance cover.
2. Terms and conditions, fees and charges and different features apply to all our credit cards and may vary between cards. To make sure you choose a card that is right for you, go to bankofmelbourne.com.au for all the details. Please refer to the Advantage Package terms and conditions for a full list of eligible cards. A credit card that is applied for through our website or that is in default is not eligible for inclusion in a package. All applications for credit are subject to the Bank's lending criteria.
3. This information and advice does not take into account your personal circumstances. You should read the relevant Product Disclosure Statement to see if these products are right for you. Home and Contents Insurance and Landlord Insurance are issued by Westpac General Insurance Limited ABN 99 003 719 319 (except workers compensation cover where applicable). Bank of Melbourne – a Division of Westpac Banking Corporation ABN 33 007 457 141 (the Bank) arranges the insurance, but does not guarantee the insurance. WGIL is a subsidiary of the Bank. Terms and conditions, and limitations and exclusions apply. Read the Product Disclosure Statement, to see if this insurance is right for you. Call 13 22 66 or visit bankofmelbourne.com.au. © Bank of Melbourne – a Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714.
4. Generally, Lender's Mortgage Insurance is required on loans above 80% of the value of the property offered as security.
5. Your primary sub-account is always at the variable rate.
6. A sub-account holder must be one or more of the Portfolio borrowers. The primary sub-account must be in the name of all Portfolio borrowers.
7. There is a limit on the amount of additional repayments before break costs apply.
8. Available on loans with principal and interest repayments only.
9. Subject to bank approval. A fee applies for each approved request.
10. Not all accounts are eligible.
11. Before deciding on or holding a product you should read the Terms and Conditions booklet available on request at any branch or by phoning 13 22 66 and ensure that the product is appropriate for you.
12. You must be over 18 years old and have an Australian residential address to be eligible for a Visa Debit Card.
13. For SMS alerts, you will need to register for Internet Banking.
14. Additional credit card(s) can be issued on the primary cardholder's credit card account to any nominated person 16 years or over. All transactions using the additional credit card will be the responsibility of the primary cardholder.
15. CONCIERGE: Concierge Services are provided by a third party supplier. For further details including terms and conditions visit bankofmelbourne.tenconcierge.com
16. COMPLIMENTARY INSURANCE: AWP Australia Pty Ltd, ABN 52 097 227 177, AFSL 245631, of 74 High Street, Toowong, QLD 4066 (trading as Allianz Global Assistance) under a binder from the underwriter, Allianz Australia Insurance Limited ABN 15 000 122 850, AFSL 234708, has issued an insurance group policy to Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714 (Westpac), of 275 Kent Street, Sydney, NSW 2000 which allows eligible Bank of Melbourne account holders and cardholders to claim under it as third party beneficiaries. The terms, conditions, limits and exclusions of the group policy are set out in the Credit Card Complimentary Insurance Terms and Conditions, which may be amended from time to time. Westpac does not guarantee the insurance. You can get a copy of the policy booklet by calling 13 22 66 or download it from bankofmelbourne.com.au.

17. AMPLIFY REWARDS: Earn Amplify Points through the use of an Amplify Card as set out in the Amplify Rewards Terms and Conditions. Points are not earned on cash advances and balance transfers or in other specified circumstances. Minimum 3,000 Amplify Points is needed to redeem for any reward. Specific conditions may apply to the redemption of particular rewards. Refer to amplify.bankofmelbourne.com.au.
18. AMPLIFY QANTAS: Earn Qantas Points as set out in the Amplify Qantas Terms and Conditions. Qantas Points are not earned on cash advances and balance transfers or in other specified circumstances. You must be a member of the Qantas Frequent Flyer program to earn and redeem Qantas Points. Membership and Qantas Points are subject to the terms and conditions of the Qantas Frequent Flyer program. A joining fee usually applies, but for a limited time Bank of Melbourne has arranged for this to be waived for new Amplify cardholders who are not already members and who choose to link their card to Amplify Qantas (limit of one complimentary membership per new account). For more information on the Qantas Frequent Flyer program visit qantas.com/frequentflyer or call 13 11 31.
19. BIRTHDAY BONUS: Birthday bonus is calculated over a period of 12 months, on the number of Amplify Points or Qantas Points (excluding bonus points) as applicable, earned on Amplify Signature Card purchases from the day of the Account Owner's birthday to the day prior to the Account Owner's birthday, other than the first Birthday bonus which will be calculated from the day of Card approval to the day prior to the Account Owner's birthday. The Amplify Signature Card Account Owner will receive ten percent of the points earned during the Birthday bonus calculation period which will be credited to the Amplify Rewards or Qantas Frequent Flyer Membership Account as applicable, within 4 weeks of the Account Owner's birthday. For Joint accounts the first listed Account Owner's birthday is used for the calculation. The Birthday bonus can be accessed by all Account Owners.
20. AIRPORT LOUNGE PASSES: Amplify Rewards and Amplify Qantas each offer airport lounge passes. Cardholder's are only eligible for lounge passes offered for their selected rewards program and conditions apply. Lounge passes are subject to expiry.
Priority Pass is offered to Amplify Rewards Cardholders, who must enrol via bankofmelbourne.com.au/amplifysignature. For full details visit prioritypass.com/Conditions-of-use.cfm. Qantas Club Lounge Invitations is offered to Qantas Rewards Cardholders who must enrol via bankofmelbourne.com.au/amplifysignature. Access and use is subject to Qantas Club Rules. For full terms and conditions visit qantas.com/qantasclub and some exclusions apply.
21. Email and SMS alerts are free. To use MoneyMeter, download the Bank of Melbourne Mobile Banking App from the App Store or Google Play. Internet connection required. Check with your mobile or internet service provider about download data charges.

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Your savings.

Interest/fee type	Savings
Loan establishment fee	
Interest rate discount	
Loan monthly administration fee	
Credit Card annual card fee	
Home and Contents Insurance, Landlord Insurance discount ²	
Sub-total of savings	
Package fee cost	
Total per year savings	

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Bank of
Melbourne

You've got questions? We've got time to talk.

Drop into your local branch.

Call us on 13 22 66, 8.00am to 8.00pm Monday to Saturday (AEST).

Ask your lender, our lender can also come to you.

Visit bankofmelbourne.com.au

 **Bank of Melbourne**



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