



# Macquarie Newsflash

Special Announcement to all Referrers

Newsflash 21, 15 July 2005

## Exciting new product initiatives

Macquarie Mortgages are pleased to announce some exciting new product enhancements. Effective **Monday 18 July 2005**, the following products and features will be available:

### 100% offset feature now available on Macquarie Mortgage Saver

Mortgage Saver now offers an **offset sub-account** on both standard and Express options. With an offset sub-account customers can use ATM, EFTPOS, BPAY® and chequebook to access their funds.

One offset sub-account is available and must be linked to a variable account. Where the balance in the offset sub-account exceeds the amount outstanding in the linked home loan account, the customer will not receive any interest reduction on the excess amount.

### Introducing Macquarie Executive Plus

Executive Plus is our newest **pro pack home loan** that combines the benefits of a standard loan and line of credit account (LOC) all in the one home loan. With interest capitalisation, a global facility limit and competitive rates, Executive Plus gives customers total control of their home loan.

The loan requires 2 sub-accounts, one LOC and one standard account (a 3rd is available after settlement). A new Express (low doc) option is also available on the Macquarie Executive Plus.

The interest rates for Macquarie Executive Plus are the same as for Macquarie Executive Choice below.

### Changes to Macquarie Executive Choice

Executive Choice has now been customised to a line of credit (LOC) loan.

Changes to Executive Choice include

- New minimum loan amount of \$250,000
- New loan amount and interest rate tiers

Loan amount	Interest rate tiers
≥ \$250,000 < \$500,000	6.80% p.a.
≥ \$500,000 < \$1 million	6.70% p.a.
≥ \$1 million	6.65% p.a.

APP FEE WAIVED ✓  
 6.70% ✓  
 350 LEGAL ✓  
 EXECUTIVE PLUS ✓

6.65% ✓

## In this issue...

Exciting new product initiatives

Introducing 'Easy Increase'

Confirmation of our credit parameters

### mortgagenet

mortgagenet is Macquarie Mortgages' referrer information site, providing you with convenient access to tools and information to help you manage your relationship with Macquarie Mortgages. To obtain a password contact your Business Development Manager.

Visit the Macquarie Bank website for additional information on products and the other services that Macquarie offers.

## Macquarie Mortgage Saver

<b>Loan Amount</b>	\$100,000 - \$2,000,000 Other amounts considered on case by case basis
<b>Purpose</b>	Owner occupied or investment; purchase or refinance
<b>Loan to Valuation Ratio</b>	Up to 95%
<b>Term</b>	30 years
<b>Interest Rate Options</b>	Can fix all or part of the loan for periods from 1 to 5 years
<b>Multiple Accounts</b>	<ul style="list-style-type: none"> <li>• Can be split into 2 sub-accounts plus 1 offset account for tax effective planning at settlement</li> <li>• 3 sub-accounts plus 1 offset account available after settlement</li> </ul>
<b>Repayment Type</b>	<ul style="list-style-type: none"> <li>• Principal and interest</li> <li>• Up to 5 years interest only option</li> </ul>
<b>Repayment Options</b>	<ul style="list-style-type: none"> <li>• Salary crediting – borrowers can have all or part of their pay directly deposited to their loan account monthly or more frequently (by providing employer with BSB 032 854 and loan number)</li> <li>• Direct debit – borrowers can have their repayment drawn from a nominated bank account with the choice of fortnightly (Fridays) or monthly repayments (first business day)</li> <li>• Combination of either salary crediting and direct debit available for sub-accounts</li> </ul>
<b>Additional Payments</b>	<p>Additional payments (principal reductions) can also be made through:</p> <ul style="list-style-type: none"> <li>• Deposit card – cash or cheques can be deposited at any Australia Post outlet</li> <li>• BPAY<sup>®</sup> from another bank, building society or credit union</li> <li>• Break cost fees may apply to fixed rate accounts</li> </ul>
<b>Access to Funds</b>	<p>Available balance can be accessed through:</p> <ul style="list-style-type: none"> <li>• Funds transfer to 5 nominated accounts using internet or phone banking (no minimum)</li> <li>• Direct debits by third parties such as gas, rates, electricity and credit card sweeps (using BSB 032 873)</li> </ul>
<b>Key Features</b>	<ul style="list-style-type: none"> <li>✓ Free redraw (no minimum) through internet and phone banking</li> <li>✓ Up to 3 sub-accounts (plus 1 offset)</li> <li>✓ 100% offset account – see "Offset Account – Feature Guide"</li> <li>✓ Mortgage Insurance capitalisation</li> <li>✓ mymortg@ge internet access including funds transfer</li> <li>✓ Macquarie PhoneLink phone access including funds transfer</li> <li>✓ BPAY<sup>®</sup> out – offset account only</li> <li>✓ ATM and EFTPOS using the Cash Card – offset account only</li> <li>✓ Deposit card</li> <li>✓ Optional chequebook – offset account only</li> <li>✓ 6 monthly statement for each account</li> </ul>
<b>Lenders Mortgage Insurance</b>	<p>Only payable by borrowers if:</p> <ul style="list-style-type: none"> <li>• LVR is &gt;80%</li> </ul>
<b>Fees</b>	Please refer to fee schedule for full details

60-0 10 BOOK OR GROWTH

# Macquarie Executive Choice

ARIE

The Macquarie Executive Choice is a line of credit with a competitive interest rate designed to help you consolidate your banking and pay off your loan sooner. You withdraw living expenses from your loan only as you need them, leaving the remaining funds in your account to reduce the outstanding loan balance and the interest owed on it.

If you are looking for a flexible loan with nil ongoing account management fees the Macquarie Executive Choice is an ideal option. You will also save on the charges associated with transferring money from one account to another, while still having the freedom to withdraw funds whenever you need them.

Funds for your daily expenses can easily be withdrawn from your account by using your Macquarie Gold American Express Card for purchases or Macquarie Mortgages cash card for ATM and EFTPOS access. You also have full access to both Macquarie PhoneLink and mymortg@ge for 24 hour internet and telephone banking.

The Macquarie Executive Choice offers a range of flexible account features including:

- The flexibility of a line of credit.
- Nil ongoing account management fees.
- Direct salary/income crediting allowing you to reduce your principal immediately.
- Option for up to 2 sub-accounts allowing you to separate tax deductible and non deductible debt.
- Separate statements for each sub-account.
- Financing for residential and investment purposes.
- Ability to split between fixed and variable interest rates.
- Principal payments can be made without penalty to the variable interest rate portion of your loan.
- Access to Macquarie PhoneLink and mymortg@ge (Internet banking)
- ATM and EFTPOS access via Macquarie Mortgages cash card or Macquarie Gold American Express Card.
- Pay your bills via direct debit and BPAY®
- Macquarie Mortgages deposit card allowing cheque or cash deposits to be made to any Australia Post outlet or via BPAY.