

4.09 %
PA
3-year fixed interest rate*¹

5.10 %
PA
3-year fixed comparison rate*¹

Our **lowest** home loan
rate in 40 years.

There's never been a better time to secure your home loan² repayments for 3 years with this amazing interest rate! Lock it in with our 90-day rate lock³ today.

**Call your Mortgage Broker today
for more information or to apply***

 **Teachers
Mutual Bank**
We put you first

*See over for terms and conditions.

Up until 30 June 2015, we're also offering **\$0 establishment and \$0 settlement attendance fees**⁴ on our 3-year fixed home loan.

You'll keep more money in your pocket if you apply by 30 June 2015 and have your loan funded by 31 August 2015. What's more, with our fixed home loans you'll also enjoy:



A 100% mortgage offset facility⁵



Access to your loan via mobile banking⁶



No ongoing fees



Security of a fixed interest rate

Call your Mortgage Broker today for more information or to apply*



***If you work in the Australian education sector or you are a family member or a partner of a TMB member – you may join TMB.**

1. Interest rates effective 1 March 2015. Rates quoted and all rates subject to change. Refer to home loan interest rates for current interest rates and details on fees and charges. Minimum loan amount is \$25,000. For all fixed rate home loans, at the end of the fixed rate period the interest rate reverts to the Teachers Flexi Choice loan variable annual percentage rate.

WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. The comparison rate quoted is based on \$150,000 for a term of 25 years. Rates apply to secured loans only. **2.** Fees and charges and lending criteria apply. Consumer lending terms and conditions available here or from any of our offices. **3.** The Fixed Rate Lock commences from the date of the application and is locked in for 90 days from the date of application. A Fixed Rate Lock fee of 0.15% of the total amount financed applies and is payable regardless of whether the interest rate at the time of settlement has increased or decreased. **4.** \$600 establishment fee and \$150 settlement attendance fee waived when a home loan application for a 3-year fixed rate loan is submitted by 30 June 2015 and the loan funded by 31 August 2015. This offer is not available in conjunction with any other offer. Only applicable to TMB home loan products, excludes top ups on existing TMB home loans. **5.** Terms and conditions for the mortgage offset facility are set out in our Consumer lending terms and conditions and Conditions of use Accounts and access. For more information refer to the FAQ section under Offset facility at tmbank.com.au. Conditions of use – Accounts and access document and Fees and charges brochures are available online or from any of our offices. You should read both of these documents before deciding to open accounts and access facilities issued by TMB. Any advice provided here does not take into consideration your objectives, financial situation, or needs, which you should consider before acting on any recommendations. For further information call 13 12 21 or go to tmbank.com.au. **6.** You should consider whether this service is appropriate for you before acquiring it. For additional information on security please refer to our Security Guide for electronic transactions available online. Access is subject to availability and maintenance. We test mobile banking to ensure compatibility with the majority of popular devices used by members but cannot guarantee that it will be compatible with all devices and operating systems. Teachers Mutual Bank Limited does not charge you for accessing your accounts using your mobile. Internet data charges and call charges may be incurred through your mobile service provider – check with your Internet Service Provider or mobile phone service provider for more details. A 3G or Wi-Fi connection is needed for the mobile banking and map features. Teachers Mutual Bank Limited ABN 30 087 650 459 AFSL/Australian Credit Licence 238981 | 00580P-LEN-0315-Lowest-A5-Broker