

Secure a great home loan rate for peace of mind

3.69%
PA
3-year fixed
interest rate¹

4.78%
PA
3-year fixed
comparison rate[^]

Owner occupiers only



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

 **Teachers
Mutual Bank**
We put you first

See over for terms and conditions.

There's never been a better time to **secure** your home loan* repayments!

What's more, with our fixed home loans you'll also enjoy:



A 100% mortgage offset facility²



Access to your loan via mobile banking³



No ongoing fees



Security of a fixed interest rate

Lock it in with our 90-day rate lock⁴ today.

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



Owner occupiers only

***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.

***If you are an employee in the Australian education sector, or are a family member of a Teachers Mutual Bank Limited member – you can join Teachers Mutual Bank.** Fees and charges and lending criteria apply. Consumer lending terms and conditions available online or from any of our offices. **1.** Interest rates effective 18 August 2016. Rates quoted and all rates subject to change at any time without notice. **Rates quoted applicable to owner occupied loans only.** 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. **2.** 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. **3.** 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. **4.** 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. Teachers Mutual Bank Limited
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