

# Home Loans – Customer Needs Matrix

Effective 23 May 2026

We have a range of competitive home loan products to suit your customer's needs. Please use this table as a reference to find the right solution for your client.

	Your Way Home Loan	Your Way Plus Home Loan
<b>Best suited</b>	If your client wants a low rate, flexible home loan that provides greater control should their needs change. Ideal for those who want to fix a component.	If your client wants all the features of a Your Way Home Loan, PLUS extra package benefits.
<b>Purpose</b>	Owner occupied, investment and construction	Owner occupied, investment and construction
<b>What's included</b>	<ul style="list-style-type: none"> <li>• Fixed and variable rate options available</li> <li>• Unlimited fee-free redraw on variable rate loans</li> <li>• Unlimited additional repayments on variable loans</li> <li>• Ability to split loan</li> <li>• Ability to top up</li> <li>• Ability to switch loan</li> </ul>	<p>The flexibility of a Your Way Home Loan:</p> <ul style="list-style-type: none"> <li>• Fixed and variable rate options available</li> <li>• Unlimited fee-free redraw</li> <li>• Unlimited additional repayments on variable loans</li> <li>• Ability to split loan</li> <li>• Ability to top up</li> <li>• Ability to switch loan</li> </ul> <p>PLUS</p> <ul style="list-style-type: none"> <li>• Discounted variable rates for the life of the loan</li> <li>• 100% offset across up to 8 eligible linked offset accounts. Available on both variable and fixed rate home loans</li> <li>• Ability to make additional repayments up to \$10k per anniversary year on fixed rate loans</li> <li>• Annual package fee waived for essential workers<sup>^</sup> buying their first home</li> <li>• Establishment and top up fees waived</li> <li>• Personal loan application fees waived</li> </ul>
<b>Not available</b>	<ul style="list-style-type: none"> <li>• Offset</li> <li>• Additional payments on fixed rates</li> </ul>	

### Things you should know:

Any application for credit is subject to the Bank's normal lending criteria. Refer to <https://broker.tmbank.com.au/> for details on our fees and charges and consumer lending terms and conditions.

Full details of all product terms and conditions are available on request. These may be varied, or new terms and conditions introduced, in the future.

<sup>^</sup>Eligible Essential workers include: School Principal, Faculty Head, Commissioned Fire Officer, Commissioned Police Officer, Ambulance Officer, Intensive Care Ambulance Paramedic, Supervisor Police Officer, Police Officer, Senior Fire Fighter, Fire Fighter, Registered Nurse, Registered Midwife, Registered Mental Health Nurse, Registered Developmental Disability Nurse, Enrolled Nurse, Pre-Primary School Teacher, Primary School Teacher, Secondary School Teacher, Special Needs Teacher, Special Education Teachers, University Lecturer, University Tutor, Vocational Education Teacher, English as a Second Language Teacher.

For brokers accredited by TMBL. For further information refer to your Broker Development Manager or our Broker Portal: [broker.tmbank.com.au](https://broker.tmbank.com.au). Valid as at 23 May 2026.

# Our Product Matrix

Effective 23 May 2026

	Your Way Home Loan	Your Way Plus Home Loan
<b>Best used when customer requires</b>	If your client wants a flexible home loan that provides greater control should their needs change. Ideal for those who want to fix a component.	A home loan with all the features of a Your Way Home Loan, PLUS extra package benefits.
<b>Purpose</b>	Owner occupied, investment and construction	Owner occupied, investment and construction
<b>Repayment term</b>	Min 6 months and max 30 years	Min 6 months and max 30 years.
<b>Repayment basis</b>	Principal and interest and Interest only	Principal and interest and Interest only
<b>Repayment frequency</b>	Weekly, fortnightly or monthly. Note: Interest Only repayments are monthly, debited on the first day of the month.	Weekly, fortnightly or monthly. Note: Interest Only repayments are monthly, debited on the first day of the month.
<b>Repayment method</b>	Direct credit from pay preferred	Direct credit from pay preferred
<b>Interest rate type</b>	Variable and fixed rates	Variable and fixed rates.
<b>Construction loans</b>	Yes - variable rate loans only	Yes - variable rate loans only
<b>Fixed rate lock-in</b>	Yes – up to 90 days 0.10% of applied amount.	Yes – up to 90 days 0.10% of applied amount.
<b>Interest calculated</b>	Daily, charged monthly	Daily, charged monthly
<b>Establishment fee</b>	\$600	No
<b>Ongoing fee</b>	No	Yes – annual package fee. Note: Annual fee waived for essential worker^ first home buyers.
<b>Split loan</b>	Yes, with a 1, 2, 3, 4 or 5 year fixed rate loan.	Yes, with a 1, 2, 3, 4 or 5 year fixed rate loan.
<b>Break Cost Fee</b>	Yes – at cost	Yes – at cost

## Our Product Matrix continued

Effective 23 May 2026

	Your Way Home Loan	Your Way Plus Home Loan
<b>Additional repayments</b>	Yes – variable interest rate type only	Yes. Fixed products – repayment capped at \$10k per anniversary year.
<b>Offset facility</b>	No	100% offset across up to 8 eligible linked offset accounts. Available on both variable and fixed rate home loans.
<b>Repayment pause</b>	Yes. Refer to consumer lending terms and conditions for full details	Yes. Refer to consumer lending terms and conditions for full details.
<b>Redraw</b>	Yes – fee free. Variable rate only.	Yes – fee free. Includes both variable and fixed rate loans.
<b>Progressive drawdown</b>	Yes – construction or major renovations only	Yes – construction or major renovations only
<b>Portability</b>	Yes – subject to approval	Yes – subject to approval
<b>Top up</b>	Yes	Yes
<b>Maximum loan-to-value ratio (LVR)</b>	<ul style="list-style-type: none"> <li>Up to 95% including the capitalisation of LMI and any bank fees, where applicable, EXCEPT where the purpose is for construction of an owner occupied/ investment dwelling, then up to 90% prior to the capitalisation of LMI and any bank fees, where applicable.</li> <li>Up to 98% for loans under the Australian Government 5% Deposit Scheme (depending on scheme including the capitalisation of bank fees, if applicable EXCEPT where the purpose is for construction of a dwelling, then up to 90% prior to capitalisation of any bank fees, where applicable.</li> </ul>	<ul style="list-style-type: none"> <li>Up to 95% including the capitalisation of LMI and any bank fees, where applicable, EXCEPT where the purpose is for construction of an owner occupied/ investment dwelling, then up to 90% prior to the capitalisation of LMI and any bank fees, where applicable.</li> <li>Up to 98% for loans under the Australian Government 5% Deposit Scheme (depending on scheme including the capitalisation of bank fees, if applicable EXCEPT where the purpose is for construction of a dwelling, then up to 90% prior to capitalisation of any bank fees, where applicable.</li> </ul>
<b>Package offering</b>	No	Yes. Refer to Package Home Loan terms and conditions.
<b>Family guarantee</b>	Yes	Yes
<b>Switching</b>	Yes – break cost fee plus switching fee may apply	Yes – break cost fee plus switching fee may apply

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^Eligible Essential workers include: School Principal, Faculty Head, Commissioned Fire Officer, Commissioned Police Officer, Ambulance Officer, Intensive Care Ambulance Paramedic, Supervisor Police Officer, Police Officer, Senior Fire Fighter, Fire Fighter, Registered Nurse, Registered Midwife, Registered Mental Health Nurse, Registered Developmental Disability Nurse, Enrolled Nurse, Pre-Primary School Teacher, Primary School Teacher, Secondary School Teacher, Special

Needs Teacher, Special Education Teachers, University Lecturer, University Tutor, Vocational Education Teacher, English as a Second Language Teacher.

**For brokers accredited by TMBL. For further information refer to your Broker Development Manager. Valid as at 23 May 2026.**

# Your Way Home Loan

## Key Features – effective 23 May 2026

<b>Best used when customer requires</b>	If your client wants a low rate, flexible home loan that provides greater control should their needs change. Ideal for those who want to fix a component.
<b>Purpose</b>	Purchase or refinance. Owner occupied, investment. Construction of a residential dwelling. Any other acceptable purpose excluding lending for business purposes.
<b>Eligibility</b>	Standard credit criteria applies
<b>Package offering</b>	No
<b>Repayment term</b>	Min 6 months and max 30 years
<b>Repayment basis</b>	Principal and interest and Interest only
<b>Repayment frequency</b>	Weekly, fortnightly or monthly. Note: Interest Only repayments are monthly, debited on the first day of the month.`
<b>Interest rate type</b>	Variable and fixed
<b>Construction loans</b>	Yes – variable rate loans only
<b>Fixed rate lock</b>	Yes – up to 90 days. 0.10% of applied amount.
<b>Interest calculated</b>	Daily, charged monthly
<b>Establishment fee</b>	\$600
<b>Ongoing fee</b>	No
<b>Split loan</b>	Yes, with a 1, 2, 3, 4 or 5 year fixed rate loan.
<b>Additional repayments</b>	Yes – variable interest rate type only.
<b>Offset facility</b>	No
<b>Repayment pause</b>	Yes. Refer to consumer lending terms and conditions for full details
<b>Redraw</b>	Yes – fee free. Variable rate only.
<b>Progressive drawdown</b>	Yes – construction or major renovations only
<b>Portability</b>	Yes – subject to approval
<b>Top up</b>	Yes
<b>Borrowing entity</b>	Personal names only (no companies or trusts)
<b>Security</b>	A registered first mortgage over residential property. Additional security could include a first mortgage over an additional property and/or guarantee supported by a first mortgage over an acceptable security. Refer to your Broker Development Manager for further details. Additional security fee applies.
<b>Maximum loan-to-value ratio (LVR)</b>	<ul style="list-style-type: none"> <li>• Up to 95% including the capitalisation of LMI and any bank fees, where applicable, EXCEPT where the purpose is for construction of an owner occupied/investment dwelling, then up to 90% prior to the capitalisation of LMI and any bank fees, where applicable.</li> <li>• Up to 98% for loans under the Australian Government 5% Deposit Scheme (depending on scheme including the capitalisation of bank fees, if applicable EXCEPT where the purpose is for construction of a dwelling, then up to 90% prior to capitalisation of any bank fees, where applicable.</li> </ul>
<b>Third party security (Guarantor)</b>	Allows borrowers to borrow 100% of the purchase price and associated costs where their parent(s) guarantee the loan supported by a mortgage over another security property. Refer to your Broker Development Manager for further details.
<b>Savings/Deposit Funds</b>	When LVR ≤ 90% - No evidence of savings/deposit funds required. When LVR > 90% - Evidence of savings/deposit funds required.

### Things you should know:

Applications for finance are subject to the Bank's normal credit approval. Full terms and conditions will be included in the loan offer. Refer to <https://broker.tmbank.com.au/> for details on our fees and charges and consumer lending terms and conditions.

Valid as at 23 May 2026.

# Your Way Plus Home Loan

## Key Features – effective 23 May 2026

<b>Best used when customer requires</b>	A home loan with all the features of a Your Way Home Loan, PLUS extra package benefits.
<b>Purpose</b>	Purchase or refinance. Owner occupied, investment or construction of a residential dwelling. Any other acceptable purpose excluding lending for business purposes.
<b>Eligibility</b>	Standard credit criteria applies.
<b>Package offering</b>	Yes. Refer to Package Home Loan terms and conditions.
<b>Repayment term</b>	Min 6 months and max 30 years.
<b>Repayment basis</b>	Principal and interest and Interest only
<b>Repayment frequency</b>	Weekly, fortnightly or monthly. Note: Interest Only repayments are monthly, debited on the first day of the month.
<b>Interest rate type</b>	Variable and fixed.
<b>Construction loans</b>	Yes – variable rate loans only
<b>Fixed rate lock</b>	Yes – up to 90 days. 0.10% of applied amount. Members apply for rate lock at point of application/submission.
<b>Interest calculated</b>	Daily, charged monthly
<b>Establishment fee</b>	No
<b>Ongoing fee</b>	Yes – annual package fee. Note: Annual fee waived for essential worker <sup>^</sup> first home buyers. Refer to the fees and charges brochure for details and a full list of fees and charges.
<b>Split loan</b>	Yes, with a 1, 2, 3, 4 or 5 year fixed rate loan.
<b>Additional repayments</b>	Yes. Fixed products – repayment capped at \$10k per anniversary year.
<b>Offset facility</b>	100% offset across up to 8 eligible linked offset accounts. Available on both variable and fixed rate home loans.
<b>Repayment pause</b>	Yes. Refer to consumer lending terms and conditions for full details.
<b>Redraw</b>	Yes – fee free. Includes both variable and fixed rate loans.
<b>Progressive drawdown</b>	Yes – construction or major renovations only
<b>Portability</b>	Yes – subject to approval
<b>Top up</b>	Yes
<b>Borrowing entity</b>	Personal names only (no companies or trusts).
<b>Security</b>	A registered first mortgage over residential property. Additional security could include a first mortgage over an additional property and/or guarantee supported by a first mortgage over an acceptable security. Refer to your Broker Development Manager for further details. Additional security fee applies.
<b>Maximum loan-to-value ratio (LVR)</b>	<ul style="list-style-type: none"> <li>Up to 95% including the capitalisation of LMI and any bank fees, where applicable, EXCEPT where the purpose is for construction of an owner occupied/investment dwelling, then up to 90% prior to the capitalisation of LMI and any bank fees, where applicable.</li> <li>Up to 98% for loans under the Australian Government 5% Deposit Scheme (depending on scheme including the capitalisation of bank fees, if applicable EXCEPT where the purpose is for construction of a dwelling, then up to 90% prior to capitalisation of any bank fees, where applicable.</li> </ul>
<b>Third party security (Guarantor)</b>	Allows borrowers to borrow 100% of the purchase price and associated costs where their parent(s) guarantee the loan supported by a mortgage over another security property. Refer to your Broker Development Manager for further details.
<b>Savings/Deposit Funds</b>	When LVR ≤ 90% - No evidence of savings/deposit funds required. When LVR > 90% - Evidence of savings/deposit funds required.

### Things you should know:

Any application for credit is subject to the Bank's normal lending criteria. Refer to <https://broker.tmbank.com.au/> for details on our fees and charges and consumer lending terms and conditions. Full details of all product terms and conditions are available on request. These may be varied, or new terms and conditions introduced, in the future.

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Valid as at 23 May 2026.

# Package Home Loan

## Terms and conditions

### Terms and Conditions

#### Package Terms and Conditions

The Your Way Plus Home Loan Package offers members a range of benefits on loan and other products for the payment of the annual Package Fee. The Package is not a credit product or financial product in itself, but operates in conjunction with the terms and conditions for the loans and other products to which the Package relates. If you cease to be a Package holder those benefits end.

#### Terms and conditions

##### 1. Eligibility

To be eligible for, and to retain the Package you must:

- have a Your Way Plus Home Loan;
- have activated and have access to internet banking;
- at all times have an eligible Package deposit account;
- have paid the annual Package Fee, unless you are an essential worker<sup>^</sup> and first home buyer; and
- not be in default of these terms and conditions, or the terms and conditions of the Your Way Plus Home Loan, or any other loan with us.

##### 2. Commencement

The Package starts on the day when both the Your Way Plus Home Loan is funded and you pay the Package Fee if it applies to you ("Commencement Date").

##### 3. Package Fee

The annual Package Fee is payable by you on the Commencement Date and each anniversary of that date thereafter, until your Package is cancelled. The amount of the Package Fee is set out in our Fees and charges brochure and on the Package section of our website.

##### 4. Deduction of Package Fee

When the annual Package Fee falls due you authorise us to debit the fee from your Package deposit account. If there are insufficient funds in the account, you agree that we may debit any other deposit account you hold with us.

##### 5. Package Benefits

While you participate in the Package we will, subject to any changes we make, provide the following benefits:

- The variable interest rate under the Your Way Plus Home Loan will be lower than the variable rate under our Your Way Home Loan Standard Variable Rate;
- Balances in eligible offset accounts (up to 8 per loan) are 100% offset against the loan when calculating interest, with no offset account servicing fee;
- If the Your Way Plus Home Loan has a fixed interest rate, we partially waive the restrictions on reducing the total outstanding balance amount in advance of the repayments set out in the loan contract. This restriction is found in the Consumer Lending Terms and Conditions. The Annual Early Repayment Threshold is the amount of \$10,000 in each 12-month period starting from the day your Fixed Rate Period starts. If you make repayments that exceed the Annual Early Repayment Threshold, we will endeavour to return amounts in excess of the Annual Early Repayment Threshold. If we are unable to do so you may be subject to payment of a break cost fee.

## Terms and conditions (cont'd)

- Amounts paid up to the Annual Early Threshold are available for redraw, providing your account remains one payment in advance after the redraw;
- We waive:
  - the Package Fee for essential workers<sup>^</sup> who are first home buyers;
  - the Your Way Plus establishment fees;
  - the application fees for any personal loans;

If the benefits are changed, the current benefits set out in the Package section of our website apply and form part of these terms and conditions. The interest rates and standard fees and charges applicable to your products and services will apply, except as modified by these Package terms.

We may introduce additional benefits which may have their own terms and conditions. To receive additional benefits you may have to apply to us so we can assess your eligibility.

We may at our discretion waive or reduce fees, including the Package Fee, for promotions or other activities outside the Package Benefits. This doesn't change the Package Benefits you're entitled to.

### 6. Changes to the Package Terms and Conditions and the Benefits

We may change these Package terms and conditions (including changing or withdrawing any benefits or changing the eligibility criteria) by giving you a written notice. We may make these changes where we think it is reasonably necessary or desirable to change our product offering, to meet the needs of members, to remain competitive and financially strong, or to comply with the law.

If the change reduces the Package benefits, increases your costs or is otherwise adverse to you, we will give you this notice in writing at least 30 days before the change takes effect. If you are unhappy with a change we have made to these Package terms and conditions, you can cancel your Package. Where we reasonably assess that the change is adverse to you, a reimbursement of the pro-rata amount of the annual fee for the period to the anniversary date will be available to you.

### 7. Cancellation of your Package

If you cease to be eligible for the Package at any time, we may give you written notice cancelling your Package.

We may cancel the Package by giving you 30 days written notice.

You cancel your Package if:

- you discharge your Package loan;
- you switch Your Way Plus Home Loan to another product;
- you close your Package deposit account; or
- you ask us to cancel it.

### 8. Effect of Cancellation

Upon cancellation, your Package benefits will cease to apply and:

- (a) if your Package is cancelled part-way through a year, no pro-rata amount for the period to the anniversary date of the annual fee will be refunded to you;
- (b) we will vary the variable interest rate that applied to the Your Way Plus Home Loan and the loan will change to one of our other home loans;
- (c) at the end of any fixed interest rate period, the interest rate will revert to the applicable variable interest rate under the home loan we transfer you to; and
- (d) any waiver term of and conditions or fees and charges will cease; and
- (e) you must immediately pay any outstanding annual Package Fees.

We will send you notice of the variations made to the Your Way Plus Home Loan contract.

### 9. Customer Owned Banking Code of Practice

## Terms and conditions (cont'd)

The relevant provisions of the Customer Owned Banking Code of Practice apply to the Your Way Plus Home Loan Package.

### 10. Complaints

We have a dispute resolution system to deal with any complaints you may have in relation to our products and services. We will act fairly, honestly and reasonably in our dealing with you. We will work with you to try and find common ground. Our Complaints and dispute resolution policy is available to you on request and on our websites under **Contact > Comments, compliments and complaints**. This outlines our guiding principles in our dealings with you.

If you have raised your concerns with us and you are not satisfied with the outcome, then you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. You can contact AFCA directly via:

**Website:** [www.afca.org.au](http://www.afca.org.au)

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

**Telephone:** 1800 931 678 (free call)




























**In writing to:** Australian Financial Complaints Authority  
GPO Box 3 Melbourne, VIC 3001.

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# Offset facility

## Key Fact Sheet

<p><b>Applicable loans</b></p>	<p>An offset facility will be allowed on the following mortgage loan account types:</p> <ul style="list-style-type: none"> <li>Your Way Plus Home Loan (Fixed or Variable)             <ul style="list-style-type: none"> <li>Owner occupier and investor loans</li> <li>Interest only loans</li> <li>Principal and interest loans</li> </ul> </li> <li>Each Your Way Plus home loan can have up to 8 Everyday Direct accounts linked under the mortgage offset facility. Each Everyday Direct account can only be linked to one Your Way Plus home loan at a time.</li> <li>Members may have more than one home loan and a different Everyday Direct account can be linked to each of their home loans (for example their Everyday Direct account may be linked to their first Home Loan and their second Everyday Direct account linked to their second Home Loan)</li> </ul>												
<p><b>Account ownership</b></p>	<p>The Australian Taxation Office requires offset facilities to be set against accounts that are owned by the same person or persons. That is, person A cannot have their loan account offset by the transaction account owned by person B.</p> <p>However, if person A and B own a loan account together, (loan is in joint names) either one may have their transaction account linked to their joint loan account.</p> <p><b>SCENARIOS PERMITTED</b></p> <p>The following scenarios are ALLOWED for attaching an Everyday Direct account to a home loan account for offset:</p> <ul style="list-style-type: none"> <li>A single Everyday Direct account to a single home loan account where the same person is the owner of both single accounts (i.e. party is accountholder and borrower).</li> <li>A single Everyday Direct account to a joint home loan account where the owner of the Everyday account is one of the owners of the joint home loan account (i.e. party is accountholder and one of the borrowers).</li> <li>A joint Everyday Direct account to a joint home loan account where ALL of the OWNERS of BOTH accounts are the SAME (i.e. parties are accountholders and borrowers).</li> </ul> <p><b>SCENARIOS NOT PERMITTED</b></p> <p>The following scenarios are NOT ALLOWED for attaching an Everyday Direct account to a home loan account for offset purposes:</p> <ul style="list-style-type: none"> <li>An Everyday Direct account that is NOT OWNED by an owner of the home loan account cannot be linked to the home loan account.</li> <li>A joint Everyday Direct account cannot be linked to a single home loan account, regardless of whether the owner of the home loan account is one of the owners of the joint Everyday Direct account.</li> </ul> <div style="text-align: center;"> <table border="0"> <thead> <tr> <th style="text-align: center;">Everyday Direct Account</th> <th></th> <th style="text-align: center;">Mortgage Loan Account</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">  Mary                             </td> <td style="text-align: center;">  </td> <td style="text-align: center;">  Mary                             </td> </tr> <tr> <td style="text-align: center;">  Mary                             </td> <td style="text-align: center;">  </td> <td style="text-align: center;">  John &amp; Mary                             </td> </tr> <tr> <td style="text-align: center;">  John &amp; Mary                             </td> <td style="text-align: center;">  </td> <td style="text-align: center;">  Mary                             </td> </tr> </tbody> </table> </div>	Everyday Direct Account		Mortgage Loan Account	 Mary		 Mary	 Mary		 John & Mary	 John & Mary		 Mary
Everyday Direct Account		Mortgage Loan Account											
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<p><b>Interest offset</b></p>	<p>100% offset, set at the applicable loan interest rate.</p> <p>a. Interest calculation</p> <ul style="list-style-type: none"> <li>Calculated daily and applied monthly.</li> <li>Where Everyday Direct credit balance exceeds home loan debit balance, the offset amount can only be for the total of the home loan debit balance. That is the offset benefit CANNOT exceed the debit balance of the home loan.</li> <li>Offset is based on the combined balances of up to 8 eligible linked Everyday Direct accounts.</li> </ul>												

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