

CITIBANK HOME LOAN PRODUCT MATRIX



Fully Verified				
	Basic Mortgage	Standard Variable Mortgage	Standard Fixed Mortgage	Mortgage Power
Interest Rate	Variable	Variable	6 mths, 1-5 years Fixed	Variable
Repayment Type	P&I / Interest only	P&I / Interest only	P&I / Interest only	Interest only ⁴
Minimum Loan Amount	\$50,000	\$50,000	\$50,000	\$50,000
Maximum Loan Amount	\$4,000,000	\$4,000,000	\$4,000,000	\$4,000,000 (with maximum \$1,000,000 on Mortgage Power portion of the loan)
Maximum Loan to Value Ratio (LVR)	Up to 90% plus LMI premium capitalisation	Up to 90% plus LMI premium capitalisation	Up to 90% plus LMI premium capitalisation	Up to 90% inclusive of LMI
Genuine Savings	5% of purchase price required for any loans covered by LMI and LVR >85%	5% of purchase price required for any loans covered by LMI and LVR >85%	5% of purchase price required for any loans covered by LMI and LVR >85%	5% of purchase price required for any loans covered by LMI and LVR >85%
Documentation Required	Fully Verified	Fully Verified	Fully Verified	Fully Verified
Maximum Loan Term	30 years	30 years	30 years	30 years
Split Accounts	Min. \$20,000 per split & max. 4 splits	Min. \$20,000 per split & max. 4 splits	Min. \$20,000 per split & max. 4 splits	Min. \$20,000 per split & max. 4 splits
Product Combinations (may be taken with the following products)	Standard Fixed	Standard Fixed, Mortgage Power	Basic, Standard Variable Mortgage Power	Standard Variable Standard Fixed
Interest Only Repayments	Max. 5 years	Max. 5 years	Max. 5 years	Max. 7 years
100% Offset	-	When offset option is chosen with variable portion of the loan	-	-
Repayment Options	W / F / M	W / F / M	M	D / W / F / M
Additional Repayments	✓	✓	✓ ²	✓
Redraw Facility	✓	✓	-	✓
Account Keeping Fee	Nil	\$8 pm per account	\$8 pm per account	\$12 pm per account
Direct Debit	Mandatory	Mandatory	Mandatory	Optional
ATM and Cheque Book Access	-	When offset option is chosen with variable portion of the loan	-	✓
Phone / Internet Banking	Conditional on having other Citibank transaction accounts	Conditional on having other Citibank transaction accounts	Conditional on having other Citibank transaction accounts	✓
Line Increases ⁷	✓	✓	✓ ⁶	✓
Substitution of Security	✓	✓	✓	✓
Portability	✓	✓	✓	✓
Mortgage Plus Package	-	✓ ¹	Not when combined with Basic or stand alone ¹	✓ ¹
Annual Package Fee	-	\$350 pa ⁵	\$350 pa ⁵	\$350 pa ⁵

1. Facility min.\$150,000 and Citibank Credit Card (subject to credit card lending criteria).

2. For additional repayment of greater than \$1,000 pm, Fixed Rate break charges may apply.

3. Maximum interest only term for Mortgage Power is 7 years.

4. Applies to Mortgage Plus loans only and is charged annually in advance. Application fee is nil for a Mortgage Plus eligible product.

5. Not available during fixed rate term.

6. Subject to acceptable loan purpose.

Terms and conditions apply and are available upon request. Fees and charges apply.

This matrix is a guideline only; refer to your Citibank representative for detailed information on Citibank's product range.

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