

Premium Plus Package Home Loan

With the flexibility to choose either a Variable Rate Home Loan, a Fixed Rate Home Loan, or a combination, our Premium Plus Package is a total home loan solution. In addition to offering competitive home loan interest rates, our Premium Plus Package also provides a range of exclusive benefits and discounts.

Effective: 2 December 2025

Establishment fee	Nil.
Administration fee	\$395 annual package fee.
Maximum amount you can borrow	Up to 95% of the value of the property for variable rate loans; up to 95% of the value of the property for fixed rate loans or up to 90% with a credit facility.
Repayment frequencies	– Premium Plus Package Variable Rate Home Loan: Weekly, Fortnightly or Monthly repayments. For convenience, you can set up an automatic transfer. – Premium Plus Package Fixed Rate Home Loan: Weekly, Fortnightly or Monthly repayments. For convenience, you can set up an automatic transfer. – Premium Plus Package Credit Facility#: No set repayments however you must stay under your approved credit limit.
Repayment options	Principal and Interest repayments, or you may prefer Interest Only repayments (for up to 5 years). The Premium Plus Package Credit Facility* has no set repayments, however you must keep under your approved credit limit.
Additional repayments	Yes. You can make regular additional repayments and extra lump sum payments. The Premium Plus Package Fixed Rate allows you to make regular additional repayments and extra lump sum payments up to \$25,000 per calendar year, during the fixed rate period. Break Costs may apply if the loan is paid out, or if you make additional repayments of more than \$25,000 in a calendar year, during the fixed rate period.
Mortgage repayment holiday	Yes. As long as there are enough additional funds in the loan account to meet the regular repayments.
Loan Benefits:	
100% Interest Offset accounts	Make the most of your home loan with unlimited 100% interest offset Everyday Accounts. Available with the Premium Plus Package Variable Home Loan only, interest is charged on your home loan minus the balance in your linked offset account/s. Each offset account can only be linked to one home loan at a time. Find out more at newcastlepermanent.com.au/home-loan-faqs .
Fee Free Redraws	– Premium Plus Package Variable Rate Home Loan – Yes, you can redraw up to your amounts in advance with no minimum redraw. – Premium Plus Package Fixed Rate Home Loan – Yes, up to \$25,000 per calendar year. Minimum redraw amount of \$500. – Premium Plus Package Credit Facility# – you have 24 hour access to your funds (up to your approved credit limit).
Insurance discounts	Discounts available by calling 13 19 87 or visiting a branch, on: – Up to 5% off Comprehensive Car Insurance* – Up to 10% off Home & Contents Insurance* – Up to 10% off Landlord Insurance*
Value+ Credit Card	The annual fee for our Value+ Credit Card is waived.
Car Loans and Personal Loans	The application fee for car and personal loans is waived.

Find out more by reading our Guide to your Premium Plus Package, available at newcastlepermanent.com.au/why-premium-plus-package.

*Premium Plus Package Credit Facility is no longer available for new loans or loan limit increases from 2 December 2025.

Package benefits for a product or service described above are only available where the product is in the same name as the package holder, and only available while you hold an active Premium Plus Package. Terms, conditions, fees and charges, and credit criteria apply. Terms and Conditions are available at newcastlepermanent.com.au/terms or upon request, and will be included with any loan offer. This information is general advice only and does not take into account your objectives, financial situation or needs. Therefore, before acting on the advice, you should consider its appropriateness having regard to these matters and the product Terms and Conditions, available from our website, any branch or by calling 13 19 87. *Newcastle Permanent, part of Newcastle Greater Mutual Group Ltd, ACN 087 651 992, Australian Financial Services Licence 238273 arranges this insurance as agent for the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL No 234708 (Allianz), acting under our own AFSL. Policy terms, conditions, limits and exclusions apply. You should consider whether or not the insurance is appropriate for you and the relevant Product Disclosure Statement (PDS) in deciding whether to buy or continue to hold any of these insurance products. You can get a PDS for the relevant insurance product from any branch, our website or by phoning 13 19 87. The relevant Target Market Determination is available by calling 1300 493 824. If you purchase this insurance, we will receive a commission that is a percentage of the premium. Ask us for more details or see our Website Disclosure Information available at newcastlepermanent.com.au/WDI before we provide you with services. This discount is not available online or in conjunction with other discounts. Promotional or other discounts may apply from time to time for customers who apply for insurance via other methods. Where discounts are applied, your premium is subject to rounding. If more than one discount applies, they're applied in a predetermined order, so the later discounts apply to the amount already reduced by the earlier discounts instead of the total amount. Discounts do not apply to government taxes and charges. Most discounts won't apply below the minimum amount payable for the policy.