

Real Deal Home Loan

A variable rate loan suitable for home owners and residential investors who want a loan with plenty of flexibility and no ongoing account keeping fees.

Effective: 2 December 2025

About the loan	A variable rate loan with features such as a redraw facility, additional repayments and the choice of either principal and interest, or interest only repayments (for up to 5 years).
Establishment fee	\$595.
Ongoing account keeping fees	Nil.
Maximum amount you can borrow	Up to 95% of the value of the property.
Maximum loan term	30 years.
Repayment frequencies	Monthly, fortnightly, or weekly payments. For convenience, you can set up an automatic transfer.
Repayment options	Principal and interest repayments or you may prefer to make interest only repayments (for up to 5 years).
Split loan	You can combine this Home loan with other Newcastle Permanent loan products including: – Premium Plus Package Fixed Rate Home Loan; – Premium Plus Package Variable Rate Home Loan; – Fixed Rate Home Loan.
Additional repayments	Yes. You can make unlimited additional repayments and extra lump sum payments.
Mortgage repayment holiday	Yes. As long as there are enough additional funds in the loan account to meet the regular payments.
Redraws	Yes. Available on application. No minimum redraw amount and you can redraw all amounts in advance. Online redraw is fee free. Branch redraw fee applies.
100% Interest Offset Account	Not available, however eligible accounts may be linked and the credit interest rate which would otherwise be payable is offset against the interest charged each month on your loan (however there is no additional interest benefit). Please see the Everyday Account Product Schedule or talk to us for more information.
Portability	Yes. You can keep the same loan when it comes time to sell your existing property and purchase a new one.

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