

# Real Options 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

<b>About the loan</b>	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).
<b>Establishment fee</b>	\$595.
<b>Ongoing account keeping fees</b>	Nil.
<b>Maximum amount you can borrow</b>	Up to 95% of the value of the property.
<b>Maximum loan term</b>	30 years.
<b>Repayment frequencies</b>	Monthly, fortnightly, or weekly payments. For convenience, you can setup an automatic transfer.
<b>Repayment options</b>	Principal and interest repayments or you may prefer to make interest only repayments (for up to 5 years).
<b>Split loan</b>	You can combine this loan with other Newcastle Permanent loan products including: <ul style="list-style-type: none"> <li>– Premium Plus Package Fixed Rate Home Loan;</li> <li>– Premium Plus Package Variable Rate Home Loan;</li> <li>– Fixed Rate Home Loan.</li> </ul>
<b>Additional repayments</b>	Yes. You can make unlimited additional repayments and extra lump sum payments.
<b>Mortgage repayment holiday</b>	Yes. As long as there are enough additional funds in the loan account to meet the regular payments.
<b>Redraws</b>	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.
<b>100% Interest Offset Account</b>	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.
<b>Portability</b>	Yes. You can keep the same loan when it comes time to sell your existing property and purchase a new one.

13 19 87 [newcastlepermanent.com.au](http://newcastlepermanent.com.au)

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