



Bankwest Home Loan Interest Rates

Bankwest Home Loan Fees and Charges

Introductory Rates

	Rate	Comparison Rate***
Double Deal Home Loan	5.38% p.a.	5.80% p.a.
Bankwest Super Start Home Loan	5.59% p.a.	6.13% p.a.

Variable Rates

Bankwest Premium Select Home Loan	5.59% p.a.	5.60% p.a.
Bankwest Premium Home Loan	5.79% p.a.	5.84% p.a.
Regular Saver Home Loan	5.89% p.a.	5.92% p.a.
Bankwest Rate Cutter Home Loan	Year 1 5.99% p.a.	5.74% p.a.
Mortgage Shredder Home Loan	6.39% p.a.	6.44% p.a.
Bankwest Seniors Equity Release	7.24% p.a.	7.28% p.a.

Fixed Rates

One Year option	5.39% p.a.	6.44% p.a.
Two Year option	4.99% p.a.	6.27% p.a.
Three Year option	5.19% p.a.	6.21% p.a.
Four Year option	5.64% p.a.	6.27% p.a.
Five Year option	5.49% p.a.	6.15% p.a.

Interest-in-Advance 0.10% p.a. discount of carded fixed rates.

Personal Finance

Bankwest Equity Access	6.37% p.a.	N/A
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Application Fees Housing Loan*

\$695

* Includes legal fees for standard mortgage preparation and one standard valuation

Housing Loan Increase** <\$50K

\$495

Refer above for the applicable Application Fee

>\$50K

** Minimum increase \$20,000

Legal Fees*

Not Ascertainable

* Additional to legal fees included in Application Fee. Varies according to transaction.

Legal Disbursements*

Not Ascertainable

* Varies according to transaction.

Additional Valuation Fee*

Not Ascertainable

* One standard valuation included in Application Fee. Varies according to transaction.

Company/Trust Fee

\$300

Transfer Fee

\$495

Portability Fee

\$350

Annual Review Fee

Bankwest Equity Access

\$325

Monthly Fee*

Loan Maintenance Fee

\$12

Offset Fee#

\$15

* Applicable only to Fixed Rate Home Loan

Applicable only to Mortgage Shredder Offset Account, Easy Doc Offset Account & zero Transaction Account

Home Loan Access*

\$50

* Minimum redraw \$1,000. Not applicable to Equity Access or Interest-in-Advance.

Partial Drawdown Fee

\$100

Progress Payment Fees

Progress Payment Fee

\$80

Security Assessment Fee

\$118.50

Fixed Rate Cap Fee*

is either 0.15% of total amount financed or \$450 whichever is greater

Standard Fee*

* Available on Fixed Rate Home Loans or Interest-in-Advance, except any rate Bankwest describes as Special

Special Rate Fee*

is either 0.20% of total amount financed or \$450 whichever is greater

*Applicable to any rate Bankwest describes as Special.

Specific home loans within the home loan product categories identified may vary. Rates and fees are subject to change. Other Government and Bank fees and charges may be payable. Lending Criteria apply and terms and conditions are available on request. To find out more information visit www.bankwest.com.au or phone Bankwest Loan Line on 13 17 19.

Bankwest, a division of Commonwealth Bank of Australia ABN 48 123 123 124 AFSL/Australian credit licence 234945

*** Each comparison rate is calculated based on \$150,000 over 25 years for a secured loan.

Warning: This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.