


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# [Compare our home loans](#)

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\* Home loan comparison

\* [ Home Loans](/home-loans/)

##### Offset home loan

Interest rate

Variable (SmartFit)

Fixed 1 - 5 year terms (SmartFix)

Construction (LVR less than 90%)

Available for SmartFit only (\$775 application fee applies)

Bridging finance

Available for existing customers only<sup>1</sup> (additional fees apply)

Application fee

\$299

Settlement fee

\$199

Monthly administration fee

\$15

Max LVR<sup>2</sup>

95% Owner Occupied Principal & Interest (inclusive of capitalised LMI)

90% Investor Principal & Interest (inclusive of capitalised LMI)

80% Interest Only

Loan amount

Minimum \$10,000 (maximum varies depending on LMI provider)

Loan terms

5-30 years

100% offset

Available (on both fixed and variable)

Repayment options

Interest Only (up to 5 years) or Principal & Interest

Extra repayments

Unlimited for variable, up to \$20,000 p.a. without penalty for fixed

Repayment frequency

Weekly, fortnightly or monthly

Redraw

Free to redraw online or via our app

[Find out more](/home-loans/offset-loan/) [Residential rates & fees](/home-loans/rates-and-fees/)

##### Basic home loan

Interest rate

Variable (SmartSaver)

Fixed 1 - 5 year terms (SmartSaver Fix)

Construction

Not available

Bridging finance

Not available

Application fee

\$299

Settlement fee

\$199

Monthly administration fee

No fee

Max LVR2

95% Owner Occupied Principal & Interest (inclusive of capitalised LMI)

90% Investor Principal & Interest (inclusive of capitalised LMI)

80% Interest Only

Loan amount

Minimum \$10,000 (maximum varies depending on LMI provider)

Loan terms

5-30 years

100% offset

Not available

Repayment options

Interest Only (up to 5 years) or Principal & Interest

Extra repayments

Unlimited for variable, up to \$20,000 p.a. without penalty for fixed

Repayment frequency

Weekly, fortnightly or monthly

Redraw

Free to redraw online or via our app

[Find out more](/home-loans/basic-loan/) [Residential rates & fees](/home-loans/rates-and-fees/)

1 Customers are considered 'existing' where a lending facility has been held > 3 months funded by Bendigo and Adelaide Bank

2 Subject to LMI acceptability, location and loan purpose

## We're here to help

##### [Find your local BDM](/contact-us/#brokerserviceteam "Find your local BDM")

Our BDMs are ready and waiting to help you.

##### [Call Partner Assist](tel:1300791679 "Call partner assist")

Get help with loan scenarios, lending policy, procedures and more. Available Monday to Friday between 8:30am and 5pm (CST).

##### [Submit a scenario](/contact-us/submit-a-scenario/ "Submit a scenario")

Tell us about your loan scenario and we'll get back to you.

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Bendigo and Adelaide Bank acknowledges Aboriginal and Torres Strait Islander peoples as the First Peoples of this nation and the Traditional Custodians of the land where we live, learn and work. We pay our respects to Elders past and present as it is their knowledge and experience that holds the key to the success of future generations.

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