



# Premier Advantage Package

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Apply

## Essentials

### Save thousands with a home loan package

Take out a home loan package and save thousands each year with an annual package fee of \$395. The Premier Advantage Package gives you:

- Up to 0.7% p.a. interest rate discount when you take out a Rocket Repay, Equity Access or Fixed Rate Options home loan <sup>1,2</sup>
- Save on monthly service fees with a Westpac Choice account <sup>3,4</sup>
- Savings on annual credit card fees
- Discounts on our insurance products
- Access benefits across a range of banking products
- Bonuses and discounts on our superannuation and wealth products.

### Did you know?

You could save on other Westpac banking and insurance products with the Premier Advantage Package.

### [Buying my next home](#)

- [I want to sell before I buy](#)
- [What if I need to bridge?](#)
- [What if I'm keeping my first home?](#)
- [More Home loans solutions](#)

### Things you should know

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2. The 0.2% p.a. fixed rate discount is available for new fixed rate loan applications from 21 July 2008. Existing fixed loans are not eligible, unless the loan is refixed. Some exclusions apply.
3. Before deciding to acquire a Westpac Choice account, consider whether it is appropriate for you. You should read the [Terms and Conditions](#) before making a decision.
4. This savings applies when the minimum monthly deposit is less than \$2,000. Monthly service fees are normally waived for any month where the customer initiated minimum monthly deposit is \$2,000 or more. Before deciding to acquire a Westpac Choice account, consider whether it is appropriate for you. You should read the [Terms and Conditions](#) before making a decision. Other fees and charges apply.



<http://www.westpac.com.au/personal-banking/home-loans/packages/home-loan-package/>

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## Benefits

Once you've selected the home loan that's best for you, the Premier Advantage home loan package lets you enjoy savings on everyday banking products.

Just follow these 5 simple steps:

### Step 1: Choose a standard home loan

Home Loan	Package benefits - discounts on interest
Rocket Repay, Equity Access	0.7% p.a. on \$250,000+ loans 0.4% p.a. on \$150,000 - \$249,999 loans
Fixed Rate Options	0.2% p.a. on fixed portion of total package borrowings of \$150,000+
Rocket Repay, Equity Access (Low Doc)	0.7% p.a. on \$500,000+ <sup>1</sup> loans 0.5% p.a. on \$250,000 - \$499,999 <sup>1</sup> loans 0.3% p.a. on \$150,000 - \$249,999 <sup>1</sup> loans
Fixed Rate Options (Low Doc)	0.2% p.a. on \$150,000+ loans <sup>2</sup>

### Benefits

Step	Choose	Home loan package benefits
1	A standard home loan:	Discounts on interest
	<ul style="list-style-type: none"> <li>Rocket Repay, Equity Access</li> </ul>	<ul style="list-style-type: none"> <li>0.7% p.a. on \$250,000+ loans</li> <li>0.4% p.a. on \$150,000 - \$249,999 loans</li> </ul>
	<ul style="list-style-type: none"> <li>Fixed Rate Options</li> </ul>	<ul style="list-style-type: none"> <li>0.2% p.a. on fixed portion of total package borrowings of \$150,000+</li> </ul>
	Low doc application:	Discounts on interest:



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Step	Choose	Home loan package benefits
	<ul style="list-style-type: none"> <li>Rocket Repay, Equity Access</li> </ul>	<ul style="list-style-type: none"> <li>0.7% p.a. on \$500,000+ <sup>1</sup> loans</li> <li>0.5% p.a. on \$250,000 - \$499,999 <sup>1</sup> loans</li> <li>0.3% p.a. on \$150,000 - \$249,999 <sup>1</sup> loans</li> </ul>
	<ul style="list-style-type: none"> <li>Fixed Rate Options</li> </ul>	<ul style="list-style-type: none"> <li>0.2% p.a. on \$150,000+ loans <sup>2</sup></li> </ul>
2	A day to day account:	
	<ul style="list-style-type: none"> <li>Westpac Choice</li> </ul>	<ul style="list-style-type: none"> <li>Save \$60 a year with no monthly service fee <sup>4</sup></li> </ul>
3	A credit card:	
	<ul style="list-style-type: none"> <li>55 Day Platinum Visa<sup>®</sup> Card</li> </ul>	<ul style="list-style-type: none"> <li>No annual fee for the life of the Package<sup>10</sup></li> <li>Platinum privileges – including extended complimentary insurance cover<sup>11</sup></li> <li>Up to 55 interest free days on purchases as long as you pay the closing balance (including any promotional amount) in full by the statement due date each month<sup>12</sup></li> </ul>
	<ul style="list-style-type: none"> <li>55 Day or 55 Day Gold Card</li> </ul>	<ul style="list-style-type: none"> <li>No annual fee for the life of the Package<sup>13</sup></li> <li>Up to 55 interest free days on purchases as long as you pay the closing balance (including any promotional amount) in full by the statement due date each month<sup>12</sup></li> </ul>



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Step	Choose	Home loan package benefits
	<ul style="list-style-type: none"> <li>Altitude or Altitude Gold</li> </ul>	<ul style="list-style-type: none"> <li>No annual fee for the life of the Package</li> <li>Earn Altitude points on purchases and enjoy a great range of rewards<sup>14</sup></li> </ul>
	<ul style="list-style-type: none"> <li>Earth or Earth Gold</li> </ul>	<ul style="list-style-type: none"> <li>No annual fee for the life of the Package</li> <li>Earn Qantas Frequent Flyer points on purchases<sup>15</sup></li> </ul>
	<ul style="list-style-type: none"> <li>Low Rate</li> </ul>	<ul style="list-style-type: none"> <li>No annual fee for the life of the Package</li> <li>A simple no frills card with a lower variable interest rate on purchases and a higher variable interest rate on cash advances</li> </ul>
4	Insurance products <sup>3,6</sup> :	
	<ul style="list-style-type: none"> <li>Home and contents</li> </ul>	<ul style="list-style-type: none"> <li>5% discount off annual premium</li> <li>Reduce excess by \$100 per claim for building or contents</li> </ul>
	<ul style="list-style-type: none"> <li>Landlords' Protection Insurance</li> </ul>	<ul style="list-style-type: none"> <li>5% discount off annual premium</li> <li>Reduce your excess by \$100 per claim</li> </ul>
	<ul style="list-style-type: none"> <li>Mortgage Secure covers your mortgage repayments</li> </ul>	<ul style="list-style-type: none"> <li>10% discount off annual premium</li> <li>Extra 5% discount off annual premium if 2 people apply in a joint policy</li> </ul>

Step	Choose	Home loan package benefits
	<ul style="list-style-type: none"> <li>Life insurance</li> </ul>	<ul style="list-style-type: none"> <li>5% discount off annual premium for first 3 years of a new policy</li> </ul>
	<ul style="list-style-type: none"> <li>Deposit Protect Bonds</li> </ul>	<ul style="list-style-type: none"> <li>10% discount off the Deposit Protect Bond fee</li> </ul>
5	Super and wealth products <sup>3,6</sup> :	
	<ul style="list-style-type: none"> <li>BT Super for Life</li> </ul>	<ul style="list-style-type: none"> <li>\$200 cash bonus when your account balance reaches \$1,000 <sup>6</sup></li> </ul>
	<ul style="list-style-type: none"> <li>Term Deposits</li> </ul>	<ul style="list-style-type: none"> <li>Bonus interest of 0.25% p.a. on Westpac term deposits for balances between \$20,000 and \$250,000<sup>16</sup></li> </ul>
	<ul style="list-style-type: none"> <li>Premium Research <sup>7</sup></li> </ul>	<ul style="list-style-type: none"> <li>Sign up with <a href="#">Westpac Online Investing</a> and receive free access to Premium Research for 6 months and save \$120</li> </ul>
	<ul style="list-style-type: none"> <li>BT Margin Loans</li> </ul>	<ul style="list-style-type: none"> <li>0.25% p.a. <sup>8</sup> discount off the standard interest rate</li> </ul>

### Things you should know

- Discount is based on individual loan amounts. Discount highlighted is off the standard variable rate and applies to loan applications made from 31 January 2005. Terms and Conditions apply and available on request. Discount margin subject to change.
- The 0.2% p.a. fixed rate discount is available for new fixed rate loan applications from 21 July 2008. Existing fixed loans are not eligible, unless the loan is refixed. Some exclusions apply.
- Before deciding to acquire a Westpac Choice account, consider whether it is appropriate for you. You should read the [Terms and Conditions](#) before making a decision.
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6. Payment of the cash bonus will be made into a nominated Westpac account belonging to the BT Super for Life account holder. Only one Cash Bonus payment applies per customer and can only be claimed under one Package. BT reserves the right to withdraw or vary eligibility criteria and benefits at any time. You must call BT Super for Life within six months of opening your account to claim your Cash Bonus. All contributions to a superannuation fund are preserved. The Government has placed restrictions on when you can access your preserved benefits. In general, your benefits will not be paid until you reach age 65, or you reach your preservation age and have permanently retired from full or part-time gainful employment.
7. Six months' free Premium Research begins from the date of opening a new Westpac Online Investing account and is only valid for new Westpac Securities customers who send a copy of their mortgage statement in with their application form.
8. Not available with any other BT Margin Lending discount.
9. Based on the standard variable interest rate at 12 October 2009.
10. 55 Day Platinum Visa® Card annual fee (currently \$130) is normally waived for the first year and waived for subsequent years when you spend \$20,000 or more on purchases in the previous year using your card.
11. This insurance is issued by Zurich Australian Insurance Limited ABN 13 000 296 640 which is liable for separate risks insured under the terms of each policy. These insurance products are complimentary and provided free of charge to the cardholder. The cardholder is under no obligation to accept the insurance cover and the cover is subject to the conditions, limits and exclusions on cover, which are explained in the policy wording. No Westpac Group company has any liability in connection with the insurance policies. Policy wording may be obtained by calling 1300 859 100 or by downloading the [55 Day Platinum Card Insurance Policy](#).
12. Interest on cash advances is calculated from the date the transaction is debited to your card account.
13. 55 Day card annual fee (currently \$30) is normally waived for the first year and waived for subsequent years when you spend \$10,000 or more on purchases in the previous year using your card. 55 Day Gold card annual fee (currently \$90) is normally waived for the first year and waived for subsequent years when you spend \$15,000 or more on purchases in the previous year using your card.
14. The earning and redemption of Altitude points (including available rewards and expiry of points is subject to the [Altitude Rewards Terms and Conditions](#). Altitude points are not earned on cash advances. You must have earned a minimum of 3,000 points before you can redeem for any rewards.
15. The earning of Qantas Frequent Flyer points through the use of Earth and Earth Gold cards is subject to the [Earth Conditions of Use](#). Qantas Frequent Flyer points are not earned on cash advances, balance transfers and in other certain circumstances, see the Earth Conditions of Use for details. You must be a member of the Qantas Frequent Flyer program to earn and redeem points in accordance with the terms and conditions of the Qantas Frequent Flyer program. For more information on the Qantas Frequent Flyer program visit [qantas.com/frequentflyer](http://qantas.com/frequentflyer).
16. Bonus 0.25% interest on Term Deposits for Balances between \$20,000 and \$250,000 is not available with any other special offer or promotional rates. The bonus rate is on top of the standard rate. The term and interest frequency of the standard rate will apply to the Term Deposit opened.

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## Savings

### How to save thousands a year for one annual fee of \$395

When you choose our home loan package, the savings start with a discount of up to 0.7% p.a. off our variable home loan interest rates. Then, the loan establishment fee, monthly loan maintenance fees for your loan, transaction account monthly service fees and annual card fee on selected credit cards are replaced by an annual fee of \$395.

Based on the home loan you choose, your additional annual savings may include:

■ No establishment fee	SAVE \$600
■ No ongoing loan maintenance fees	SAVE \$96 - \$120
■ No Top Up fees to increase your loan limit (not available on fixed rate loans)	SAVE \$400
■ No portability fee to move your security	SAVE \$300
■ No switching fee	SAVE \$300

### Home loan package savings on a variable \$250,000 loan

Potential first-year savings	Savings \$
■ Home loan interest discount 0.7% p.a.	\$1,754 <sup>2</sup>
■ \$0 establishment fee	\$600
■ \$0 loan maintenance fees	\$96
■ \$0 monthly service fee on Westpac Choice transaction account	\$60
■ \$0 annual fee on Altitude Gold credit card	\$150
■ Mortgage Secure discount of 10% p.a. on a \$600 premium	\$60



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Potential first-year savings	Savings \$
<ul style="list-style-type: none"> <li>Home and contents discount of 5% on a \$500 premium <sup>5</sup></li> </ul>	\$25
<ul style="list-style-type: none"> <li>Life insurance discount of 5% on \$1,200 premium <sup>5</sup></li> </ul>	\$60
Potential first year savings after the \$395 annual fee	\$2,410

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- Six months' free Premium Research begins from the date of opening a new Westpac Online Investing account and is only valid for new Westpac Securities customers who send a copy of their mortgage statement in with their application form.
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- This insurance is issued by Zurich Australian Insurance Limited ABN 13 000 296 640 which is liable for separate risks insured under the terms of each policy. These insurance products are complimentary and provided free of charge to the cardholder. The cardholder is under no obligation to accept the insurance cover and the cover is subject to the conditions, limits and exclusions on cover, which are explained in the policy wording. No Westpac Group company has any liability in connection with the insurance policies. Policy wording may be obtained by calling 1300 859 100 or by downloading the [55 Day Platinum Card Insurance Policy](#).
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## Links

- › <http://www.westpac.com.au/personal-banking/home-loans/home-loans-apply-now/>
- › 55 Day Platinum Card Insurance Policy  
<http://www.westpac.com.au/docs/pdf/pb/55-day-platinum-insurance-policy.pdf>
- › Altitude Rewards Terms and Conditions  
[http://www.westpac.com.au/docs/pdf/pb/Altitude Rewards Terms and 1.pdf](http://www.westpac.com.au/docs/pdf/pb/Altitude_Rewards_Terms_and_1.pdf)
- › Buying my next home  
<http://www.westpac.com.au/personal-banking/home-loans/solutions/buying-my-next-home/>
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- › I want to sell before I buy  
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- › More Home loans solutions  
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- › Westpac Online Investing  
<https://onlineinvesting.westpac.com.au/>
- › What if I'm keeping my first home?  
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