



Flex Home Loan

A home loan that flexes as life happens

A premium home loan to suit changing needs, with multiple, 100% offset accounts on variable and fixed loans, redraw, additional repayment options and plenty more.

This guide will help you understand the features and benefits of our Flex Home Loan and other important information for you to know before applying.

Product overview

Loan purpose

- Purchase an owner occupied or investment property
- Refinance an existing owner occupied or investment home loan
- Consolidate existing debt
- Cash out on home equity

Eligibility

For individual or joint borrowers.

(Not available for companies, trusts, family pledge, self-employed less than one year, overseas or non-permanent Australian resident applicants)

Key benefits

Product split

You can split your application into multiple loans, up to two loans per application, to give you the flexibility to structure your home loan to suit your individual needs.

100% offset account

- Save interest on your home loan while having access to your money by linking our Bendigo Everyday Account to your home loan as a 100% offset account.
- 100% offset available on both variable and fixed rate loans with no maximum deposit to offset the balance on your loan account.
- Link up to six accounts per loan.

Key benefits

Additional repayments	<ul style="list-style-type: none">· Unlimited additional repayments can be made on a variable rate loan at any time· On a fixed rate loan, you can pay up to \$20,000 per fixed term year without incurring a Break Cost Fee.
Free online redraw	<p>Access repayments made over and above the minimum required payments, less one scheduled repayment, through free online redraw.</p> <p>Customers have the option to online redraw from their Flex home loan as long as they have another Bendigo Bank transaction or savings account with online access. Online redraws are processed as an internal transfer to another Bendigo Bank account.</p>
Debit Mastercard®	Available on the Bendigo Everyday Account

Product specifics

Loan amount	<ul style="list-style-type: none">· Minimum: \$5,000· Maximum: Varies according to application
Loan term	1–30 years
Loan to Value Ratio (LVR)	<ul style="list-style-type: none">· Up to 95%* Owner Occupied – Principal & Interest· Up to 90% Owner Occupied – Interest Only· Up to 90%* Residential Investment – Principal & Interest· Up to 90% Residential Investment – Interest Only <p><small>* LVRs are inclusive of LMI and are subject to applicant type, product type, loan purpose, security and loan amount.</small></p>
Interest rate	<ul style="list-style-type: none">· Variable· Fixed 1–5 year terms
Interest calculated	Interest is calculated daily on the net closing balance of the loan (i.e. that is the amount owed less the offset balance) and is charged monthly.
Repayment type	<ul style="list-style-type: none">· Choose between Principal & Interest or Interest Only repayments.· Interest Only is available for up to 5 years.
Repayment frequency	<ul style="list-style-type: none">· Monthly <p>Our Flex & Easy home loans are structured with a required monthly repayment. However, borrowers can make payments into their loan account more frequently so long as the required monthly repayment amount is paid before the repayment due date. During any fixed rate period borrowers should keep in mind that if they repay more than \$20,000 per fixed term year a Break Cost Fee may be applicable.</p> <p>If a borrower chooses to make regular fortnightly or weekly payments to make up their monthly repayment, they can use the following guideline for calculation:</p> <ul style="list-style-type: none">· Fortnightly repayments = Monthly repayment ÷ 2· Weekly repayments = Monthly repayment ÷ 4 <p>This guideline ensures consistency with the original repayment structure of the Home Loan, however borrowers will need to ensure that the required monthly repayment is paid on or before the due date as stated in the Credit Contract, or as advised by us when they change.</p>
Statements	Six-monthly in June and December

Things You Should Know: Bendigo Flex Home Loans & Bendigo Easy Home Loans are only available through certain Bendigo Bank home loan distribution channels. Credit Criteria, terms and conditions and fees and charges apply. This guide is subject to change without notice. Full details available on application. We have not considered your circumstances. Consider whether the product is appropriate for you having regard to your objectives, financial situation and needs before making a decision and read the terms and conditions available at www.bendigobank.com.au/disclosure-documents/ before making any decision. Mastercard and the circles design are registered trademarks of Mastercard International Incorporated. A full offset account is available on the Flex Home Loan only for both fixed and variable loans. An offset account can only be linked to one Flex Home Loan at any one time. A maximum of 6 offset accounts can be linked per loan account. Linked offset account must be in same customer name/number. LVR (Loan to value ratio) is the total amount you have borrowed as a percentage of the value of the security property (including any other loans secured by the same security property) calculated at the time the loan is approved. Interest only max LVR 90%. Residential Investment max LVR 90%. Bendigo and Adelaide Bank Limited ABN 11 068 049 178 Australian Credit Licence 237879.

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