



# Home**SMART**



the benefits  
package  
available with  
home loans  
over \$150,000

## Benefits

- 0.70% p.a. off Home Loan standard variable interest rate OR
- 0.20% p.a. off Home Loan fixed interest rate
- Unlimited eligible BDCU transactions\* on Basic Transaction Accounts or FLEX Account
- No monthly loan fees
- No loan establishment fees
- Bonus 0.25% p.a. interest on your eAccess Savings Account
- 5% off general insurance premiums
- No Visa Credit / Debit Card annual fees
- Free initial Financial Planning consultation
- 10% discount on Financial Plan fee

## Eligibility

Available with Home Loans of \$150,000 or more

## Price

\$395 p.a.

Information current as at 01 September 2010



\*This package includes eligible BDCU transactions. Please refer to the Personal Fees and Charges brochure or BDCU website to see what is included in the list. Please be aware that general fees and charges still apply. Terms and conditions, general fees and charges apply and are available on application or request.

## Loans

Loans are subject to standard lending criteria. For current interest rates, please refer to our Loan Interest Rates, Fees and Charges brochure. These are available at all BDCU Advice Centres and the BDCU website.

## Loan Exclusions

Package not available with BDCU's Green Loans, Quick Start Loans, introductory rates or special offers.

## Insurance

General insurance includes Home & Contents, Comprehensive Motor Vehicle, Landlord and Travel insurances. Insurance is issued by Vero Insurance Limited ABN 48 005 297 807. BDCU is the arranger of the insurance. All cover is subject to acceptance by Vero.

## Financial Planning

Financial Planners are Authorised Representatives of ComCorp Financial Advice Pty Ltd AFSL 331367. Discount only applies to plans written by an authorised ComCorp representative.

## Calculator

A calculator is available on the BDCU website at [www.bdcu.com.au](http://www.bdcu.com.au) for the purpose of providing an indication of any financial advantage that may result from purchasing this package. This should be taken as an estimate only, not a guarantee of specific savings.

## General Information

This information is general in nature and should not be regarded as advice. It does not take into consideration your individual situation, objectives or needs. You should consider whether the package is right for you in light of your personal circumstances.

## Important Information

You should consider any relevant Product Disclosure Statements (PDS) before making a decision whether to acquire this package. We recommend you read and consider the following disclosure documents: Savings & Transactions brochure, Savings & Term Deposits Interest Rates, Loan Interest Rates, Personal / Business Fees and Charges, General Terms and Conditions, and the SMART package Terms and Conditions. These are all available at every BDCU Advice Centre and online at [www.bdcu.com.au](http://www.bdcu.com.au)

**Phone 02 4860 4000 | Web [www.bdcu.com.au](http://www.bdcu.com.au)**

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