

Maximise Your Home Loan Savings with a 100% Offset Account

Assetline Capital

A smarter, interest saving feature designed for homeowners who want more control.

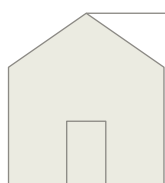
What Is an Offset Account?

Our offset account is a dedicated savings account linked directly to your home loan. The balance in this account reduces the interest calculated on your loan — helping you save money and potentially shorten your loan term.

Unlike a traditional bank account, this offset account is **not a transactional account**. It's designed purely to maximise your interest savings, not for day to day spending.

How an Offset Account Works?

WITHOUT AN OFFSET ACCOUNT



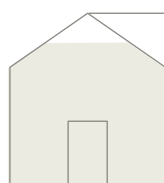
\$300K
Home Loan

Interest
charged
on \$300K

WITH AN OFFSET ACCOUNT



\$30K
offset A/c



\$300K
Home Loan

Interest
charged
on \$270K

- Our offset account sits alongside your home loan
- Every dollar held in the offset reduces the interest charged on your loan
- You can transfer funds in and out but it is **not used for everyday transactions**
- The more you keep in your offset, the more interest you save

Key Benefits

✓ Reduce Interest Costs

Your savings work harder by directly reducing the interest payable on your home loan.

✓ Pay Off Your Loan Faster

Lower interest means more of your repayments go toward reducing your principal.

✓ Full Visibility & Control

Easily manage your offset balance through our online customer portal — without mixing it with daily spending.

✓ Purpose Built for Savings

Because it's not a transactional account, your offset helps you stay disciplined and focused on reducing your loan interest.

Why Choose a Non Bank Offset Account?

- Designed specifically for borrowers who want to maximise interest savings
- Clear separation between everyday banking and loan reducing funds
- Flexible transfers without the clutter of daily transactions
- A simple, effective tool to reduce the long term cost of your mortgage

Example of the Savings

Keeping \$20,000 in your offset account reduces the portion of your loan that interest is calculated on by the same amount. Over time, this can save thousands in interest and help you pay off your home loan sooner.

FREQUENTLY ASKED QUESTIONS (FAQS)

Which products offer the Interest Offset Account feature?	Horizon Coded and Non-coded product with the exception of SMSF.
Is there a charge for the Interest Offset Account?	No fees or charges apply for having Offset Account linked to a Loan Account.
How does the Interest Offset feature work?	Additional payments can be made into and accessed from the Offset Account. An Offset Account must be linked to a Loan Account. The interest payable on the linked loan will be calculated on the daily balance of that loan account less the balance in its linked Offset Account.
Is the Interest Offset Account a separate deposit account?	Assetline is not an 'Authorized Deposit-taking Institution' (or 'ADI'), it cannot provide deposit accounts to its customers. The Offset Account is a linked account forming part of a loan facility and must always be linked to the Loan Account.
How can I access available funds in the Offset Account?	You can access available funds by completing an inter account transfer using our online customer portal. The transfer can be made from your Offset Account and into nominated bank account. The nominated bank account is the account provided on the Direct Debit form signed as part of the loan documents. The payment withdrawal limit is \$50,000 per day, however this can be increased by the customer calling the customer service hotline.
Do I need a nominated bank account for direct debits if I have an Offset Account?	Similar to banks, you must nominate an external bank account at the time of settlement of your loan for repayments and redraw. Once your loan has settled and you have made additional payments into the Offset Account, you will be able to transfer funds to your external bank account via redraw, or to a nominated external bank account. Please note the amount of funds available to access does withhold one month's repayment and (any) uncleared payments.
Will the Monthly Instalment be adjusted according to the balance in the Offset Account?	The monthly installment is the monthly contracted repayment amount. This can be adjusted on customer request.
What happens if a loan goes into arrears and there are available funds in the Offset Account?	If the Monthly Repayment Amount is not received by the due date, the Loan Account goes into arrears. If the Offset Account has available funds, there will be an automatic transfer of funds from the Offset Account to the appropriate Loan Account and clear any arrears. This will happen on or shortly after the repayment due date is not received.