



Home-loan review worksheet

Start with what you know. Leave anything uncertain blank and bring your questions to the conversation.

What I want a review to achieve

Current balance, rate and repayment type

Remaining term and fixed-rate end date

Fees and features I currently use

Alternative rate, term, repayments and features

Quoted switching costs and the date checked

These are discussion notes, not a loan application or an affordability assessment. Keep this sheet private; do not record account numbers, passwords or identity-document details.

Your next useful checks

Tick what you have explored. Circle anything you want help to understand.

- ☐ Ask about a pricing review with the current lender
- ☐ Compare on the same remaining term
- ☐ Discharge, application, ongoing and break costs
- ☐ Check whether lenders mortgage insurance applies
- ☐ Review offset, redraw and repayment conditions
- ☐ New lender assessment and approval conditions

Questions for the conversation

1. Is staying or repricing a reasonable option?

2. How long could any savings take to recover switching costs?

3. What changes in the total cost and flexibility over time?

Bring the question that matters to you.

[Choose a time with Chris](#) | 0448 010 999

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