Lender Feature Checklist

Mark each feature yes, no or the limit that applies. Confirm answers with the lender.

Prepared by **Alex Gee**, Director & Mortgage Broker, Kingfisher Finance Group Updated November 2026

Feature Comparison

Feature to confirm	Current loan	Option 1	Option 2
Splits allowed, and the maximum number			
Each split has its own account number			
Fee per split, and to add one later			
Splits added after settlement, and how fast			
Redraw free, online, no minimum			
Redraw paid direct to an external account			
Split stays open when paid to $0			
Offset can link to the home split only			
Interest-only available on the investment split			
Investment split coded by loan purpose			
Next tranche: variation or new application			
Separate statement for each split			
Annual or package fees			

Red Flags

- [ ] No splits, or a fee every time you split
- [ ] Splits share one account number
- [ ] Redraw capped, slow or manually approved
- [ ] Offset-only product with no usable redraw
- [ ] Fixed rate that cannot split without a break cost

Confirmed By

Lender contact or broker name

Date confirmed

General information only. Lender policies vary and change. Kingfisher Finance Group, Credit Representative 522680, ACL 387025. We arrange lending (credit assistance only); your financial adviser recommends investments and your registered tax agent confirms the tax treatment. Questions? Call 0438 376 200 or visit debtrecyclingloans.com.au/contact/.