

Rate Guide | Purchase or Refinance

LVR (min loan size \$50K)	<70%	<80%
Investment loans up to \$2M (PAYG Only)	6.89%	6.89%

Program Loadings

Offset Account	Waived	Interest Only (max 5 years)	Waived
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Lender Risk Fees (LRF) / LMI

(Fee calculated based upon approved loan limit & not added to the interest rate).

Not applicable

Max Loan Size & LVR Guide

LVR	Inner City	Metro	Non Metro	Regional
0 - 70%	\$1,250,000	\$2,000,000	\$1,000,000	\$1,000,000 (60%)
70.01% - 80.00%	\$1,000,000	\$1,500,000	\$1,000,000	NA
80.01% - 90.00%	\$750,000	\$1,000,000	\$750,000	NA

Program Overview

- Available for purchases & refinances of acceptable residential securities.
- Maximum loan term of up to 30 years.
- Fixed Rates available upon request up to 5 years.
- 100% Offset Account available with no loading to the applicable rate.
- Unlimited Cash out (within reason) available up to 80% with satisfactory fund purpose explanation.
- Maximum Single Borrow Exposure is \$3,000,000.00.
- No Notional rent required for servicing if Applicant living rent free with family with written confirmation.
- Other Financial Institution (OFI) statements not required for loans not being refinanced.
- Actual repayments for OFI included in servicing.
- NDIS securities may be accepted using 50% of the actual rental subject to evidence of a 5 year rental/lease and with a 70% maximum LVR.
- Common Debt Reducer policy available is satisfactory evidence provided.
- Vacant land or construction not acceptable.
- Repayment options include Principal & Interest or Interest Only for a of maximum 5 years
- Unlimited additional repayments available without penalty.
- *Standard inclusions: documentation, review of CoS, settlement, 2 x Guarantors, review of Bare Trust.

Approx. GET IN Fees

Application fee	\$199.00	Lender Annual fee	\$395.00
Valuation fee	At cost	Lender Settlement fee	\$250.00
*Lender documentation fees from	\$395.00		

Approx. GET OUT Fees

Product discharge fee	\$895.00
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