

GUIDE TO RESIDENTIAL LOANS

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LIBERTY STAR

Star (Full Doc) Nova (Low Doc)

PRIME		CUSTOM					
MAXIMUM LVR	AAA	AA	A	A-	B+	B	B-
60%	3.79%	4.79%	5.14%	5.54%	6.04%	6.54%	7.04%
	4.39%	5.29%	5.64%	6.04%	6.54%	7.04%	7.54%
65%	3.89%	5.04%	5.54%	6.04%	6.54%	7.14%	7.74%
	4.59%	5.74%	6.24%	6.74%	7.54%	8.34%	8.94%
70%	3.89%	5.14%	5.84%	6.64%	7.44%	8.24%	8.94%
	4.59%	5.84%	6.64%	7.44%	8.24%	9.14%	9.94%
75%	4.24%	5.34%	6.19%	7.04%	7.89%	8.79%	9.89%
	4.94%	6.34%	7.49%	8.34%	9.19%	-	-
80%	4.24%	5.84%	6.89%	7.94%	8.99%	10.09%	11.09%
	4.94%	6.94%	7.99%	-	-	-	-
85%	4.99%	6.69%	7.79%	9.09%	10.49%	-	-
	-	-	-	-	-	-	-
90%	4.99%	7.34%	8.49%	9.99%	-	-	-
	-	-	-	-	-	-	-
95%	4.99%	7.84%	-	-	-	-	-

Fixed Rates (Prime only and Maximum LVR = 85%)	1 year	4.24%	2 years	4.19%	3 years	4.24%
Additional Rate Loadings¹	Investment	0.35%	Interest Only²	<70% LVR 0.20% ≥70% LVR 0.50%	Professional Investor³	0.75%

¹Added to the relevant rate above for each category. ²Applies to the applicable I/O period only. Interest Only loans are subject to LVR restrictions. ³Interest rate loading plus \$995 App fee (in addition to the Application fee) applies to any application in a company/trust name and/or where the A&L will have ≥3 properties.

LIBERTY PRIVATE

- Fixed Rate of 7.99%⁴ for first 6 months.
- A 'no fuss' product⁵ that provides up to 75% LVR where no verification of income or employment is required and the loan is predominantly for business purposes.
- 3 year term with 6 month rollover periods available.

⁴Additional rollovers available at base rate plus applicable margin: 7-12 mths (+2.68), 13-18 mths (+3.38), 19-24 mths (+5.38%), 25-30 mths (+1.28%) and 31-36 mths (+2.68%).
⁵Certain product options, including Visa Debit, are not available for Liberty Private.

LOAN SIZE LIMITS

All loan sizes will be considered on a case by case basis. Maximum loan amount per security is based on following LVR ranges:

Risk Grade	Product	≤50%	≤60%	≤65%	≤70%	≤75%	≤80%	≤85%	≤90%	≤95%
AAA & AA	Star	\$3m	\$3m	\$2m	\$2m	\$1.5m	\$1.25m	\$1m	\$850k	\$750k
	Nova	\$2m	\$1.5m	\$1.5m	\$1m	\$750k	\$750k	-	-	-
A to B-	Star	\$3m	\$3m	\$2m	\$2m	\$750k	\$750k	\$500k	\$500k	\$500k
	Nova	\$2m	\$1.5m	\$1.5m	\$1m	\$750k	\$750k	-	-	-
-	Private	\$1.5m	\$1m	\$1m	\$750k	\$650k	-	-	-	-

For loans or group exposure greater than \$1.5m pricing is subject to change, with a \$1,000 processing fee payable upfront (non-refundable).

LIVING EXPENSES

The following monthly minimum living expenses, or those declared by the applicant (whichever is higher), will be applied during assessment in order to calculate serviceability.

Single Adult	\$1,217	Couple	\$2,397	Dependant(s)	\$450
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IMPORTANT NOTICE

This Guide to Residential Loans (Guide) is a summary of guidelines as at the date of publication, but is not to be relied on as a representation that an Application will be approved for any particular product or rate. The details in this Guide may be altered without notice. This Guide is subject to copyright and is provided solely to Introducers accredited to Liberty Financial Pty Ltd (Liberty). The terms and conditions of your Introducer Agreement apply to this Guide, in particular the terms of Confidentiality. This Guide cannot be reproduced or distributed, in whole or part, to any person without the prior written consent of Liberty. By retaining this Guide you acknowledge and agree to these terms.

FEES (AAA ONLY)

- Annual service fee - \$295 payable (on group loan only) at settlement and on each annual anniversary.
- Application fee - \$0 for Star/Free, \$995 for Sharp/Swift. Additional \$995 for Professional Investor.
- Discharge fee - \$395 payable upon request.
- Lenders Mortgage Protection fee - may be payable.
- Rate Lock fee - \$900 (non-refundable) to lock the fixed rate for 90 days from date of payment (must be before formal approval).
- Split fee - \$0 for loans with ≤4 splits. \$495 for loans with >4 splits.
- Valuation fee - up to \$330 (incl GST) waived for the first security on all Prime loans excluding those with an LVR ≥90% and top ups, otherwise payable before the valuation is ordered. Additional expenses may be payable in the instance of >\$750k, regional location or for additional securities.

FEES (CUSTOM AND PRIVATE)

- Application fee - \$995 for Star/Nova. Private loans attract a fee of 2.5% of the loan amount. Additional \$995 for Professional Investor.
- Discharge fee - \$395 payable upon request.
- Documentation and Legal fees - \$550 payable at settlement. **Now waived!**
- Equalisation fee - a one time fee that applies to Custom loans and can be added to the loan and exceed the maximum LVR¹. For loan amounts >\$750k and >70% LVR add a 1% loading to the fee below.

LVR	≤65%	65.01%-70%	70.01%-75%	75.01%-80%	80.01%-85%	85.01%-90%	90.01%-95%
Star (Full Doc)	0.50%	1.00%	1.25%	1.50%	1.75%	2.00%	4.00%
Nova (Low Doc)	0.50%	1.00%	1.25%	1.50%	-	-	-

- Rebatable commitment fee (Private only) - 4% of the original loan amount, due if the loan is paid out early or not paid out at maturity.
- Service fee - \$15 per month for all settled loans (applicable for each split).
- Split fee - \$495 payable upon settlement covering each additional loan split.
- Title protection fee - \$349 payable once per security. Loans with more than one security will attract a fee of \$149 per additional title.
- Valuation fee - \$330 (inc GST) per security (est), higher if >\$750k or regional location, payable before valuation is ordered.

¹Fee capitalisation above maximum LVR only available for owner-occupier loans.

CUSTOMER CARE PROGRAM

From time to time, existing Liberty borrowers may be offered the opportunity to request a reduction to their current interest rate (variable only) under the Customer Care program. Trailing commission will be paid at 0.15%.

PRODUCT GUIDE

	FULL DOC	LOW DOC
Customer profile	Designed to suit a broad range of applicants including PAYG and self-employed	Nova is available where at least one applicant has been self-employed for a minimum of 1 year
Acceptable borrowers	Resident individuals, companies & trusts ²	Resident individuals, companies & trusts ²
Repayment types	Monthly, Fortnightly ³ or Weekly	Monthly, Fortnightly ³ or Weekly
Repayment method	Direct debit only	Direct debit only
Verification	Full verification of income from Payslips, Payment Summaries and/or Tax Returns	Last 6 months Business/Personal Bank statements plus your choice of: <ul style="list-style-type: none"> • 2 Quarters BAS Statements, OR • Completed Liberty Accountant's Letter
Security	Owner-occupied and investment ⁴ Standard residential property Vacant land ⁴ Must be zoned residential or rural residential	Owner-occupied and investment ⁴ Standard residential property Vacant land ⁴ Must be zoned residential or rural residential
Debt consolidation	Unlimited (up to 95% LVR on Custom loans)	Unlimited (up to 80% LVR on Custom loans)
Non-genuine savings	Acceptable	Acceptable
LMI Eligibility⁵	Lenders Mortgage Insurance may be sought prior to Formal Approval for all loans and required if LVR is >80%.	Lenders Mortgage Insurance may be sought prior to Formal Approval for all loans
Loan term	10 – 30 years	10 – 30 years
Portability	Yes	Yes
Fixed Rate Revert Margin⁶	1 year 0.12% 2 year 0.10% 3 year 0.44%	Not Applicable
Visa Debit	Yes	Yes
Redraw	Yes (fees apply to Custom loans)	Yes (fees apply to Custom loans)
Split accounts	Yes (fees apply to Custom loans)	Yes (fees apply to Custom loans)

²Interest rate loading and App fee may apply. ³Calculated by halving the monthly repayment. ⁴Subject to postcode eligibility.

⁵LMI at borrower's expense. ⁶Revert margin is added to the standard variable rate (SVR) at the expiry of the fixed rate period.