

GUIDE TO RESIDENTIAL PRIME LOANS

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LIBERTY PRIME

RATES	LVR	FULL DOCUMENTATION			LVR	LOW DOCUMENTATION	
		Sharp	Star	Free		Nova	Free
Variable	≤60%	3.79%	3.79%	4.04%	≤60%	4.39%	4.64%
	≤70%	3.89%	3.89%	4.14%	≤70%	4.59%	4.84%
	≤80%	4.24%	4.24%	4.49%	≤80%	4.94%	5.19%
	≤95%	4.99%	4.99%	5.24%			
Fixed Star Only - Rate Lock option available ¹	≤85%	1 year	4.24%	2 years	4.19%	3 years	4.24%
Additional Rate Loadings ²		Investment	0.35%	Interest Only ³	<70% LVR 0.20% ≥70% LVR 0.50%	Professional Investor ⁴	0.75%

Variable now from **3.79%**

FEES

Application fee	\$995	\$ -	\$ -	\$ -	\$ -	\$ -
Professional Investor fee ⁴	\$995	\$995	\$995	\$995	\$995	\$995
Annual Service fee (Initial year payable at settlement)	\$ -	\$295	\$ -	\$ -	\$295	\$ -
Redraw fee	\$50	\$ -	\$ -	\$ -	\$ -	\$ -
LMI/LMP (see Lenders Mortgage Fee Schedule)	✓	✓	✓	✓	✓	✓

OTHER FEES LIBERTY WILL COVER

Valuation fee⁵, Search fees, Split fees⁶, Title Protection fees & Document Preparation fees.

SWIFT

An option to the Star product for applications (>80% LVR) where LMI approval is not available. Terms and conditions as standard, Star rates and fees apply except for rate loading of 1%, an Application fee of \$995, maximum loan amount of \$750,000 and principal and interest payments only. Refer to Table C of the Lenders Mortgage Fee Schedule for the LMP fee. Not available on Low Doc, Investment or Fixed Rate products. Subject to postcode restrictions - check LoanNET for further details.

FEATURES

Loan terms	10 - 30 yrs	10 - 30 yrs	10 - 30 yrs	10 - 30 yrs	10 - 30 yrs
Principal & Interest	✓	✓	✓	✓	✓
Interest Only ³ up to 3 yrs (fixed), 5 yrs (variable)	x	✓	✓	✓	✓
Unlimited split loans	x	✓	✓	✓	✓
Gateway online account access	✓	✓	✓	✓	✓
Unlimited redraws	✓	✓	✓	✓	✓
100% Offset facility	x	✓	✓	✓	✓
Top-up	x	✓	✓	✓	✓
Portability (security swaps)	x	✓	✓	✓	✓
Repayment holiday	✓	✓	✓	✓	✓
90 day pre-approvals	✓	✓	✓	✓	✓
Non-genuine savings	✓	✓	✓	✓	✓

ACCEPTABLE LOAN AMOUNTS & LVRs

Minimum loan amount	\$100,000	\$50,000	\$50,000	\$50,000	\$50,000
Maximum loan amount ⁷ : 1 security	\$500,000	\$1,500,000	\$1,500,000	\$1,000,000	\$1,000,000
Maximum loan amount ⁷ : >1 security	N/A	\$2,500,000	\$2,500,000	\$2,500,000	\$2,500,000
LVR maximum	95%	95%	95%	80%	80%
Capitalise LMI/LMP at LVR maximum ⁸	✓	✓	✓	✓	✓

¹Rate Lock option available at \$900 (non-refundable) to lock the fixed rate for 90 days from date of payment (must be before formal approval). ²Added to the relevant rate above for each category. ³Applies to the applicable I/O period only. Interest only loans are subject to LVR restrictions. ⁴Interest 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. ⁵Valuation 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 valuation expenses may be payable in the instance of >\$750k, regional location or for additional securities. ⁶\$0 for loans with ≤4 splits. \$495 for loans with >4 splits. ⁷Maximum loan amounts are subject to LVR restrictions and LMI eligibility - call 13 11 33 for further details. For loans or group exposure >\$1.5m pricing is subject to change, with a \$1,000 processing fee payable upfront (non-refundable). ⁸Available for owner-occupied loans only.

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 with 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.

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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PRODUCT GUIDE

	FULL DOCUMENTATION	LOW DOCUMENTATION
Customer profile	Star is designed to suit a broad range of applicants	Nova is available where at least one applicant has been self-employed for the last 2 years
Acceptable borrowers	Resident individuals, companies & trusts ¹	Resident individuals, companies and trusts ¹
Repayment types	Monthly, Fortnightly ² or Weekly	Monthly, Fortnightly ² or Weekly
Fixed Rate Revert Margin ³	1 year 0.12% 2 year 0.10% 3 year 0.44%	Not applicable
Repayment method	Direct debit only	Direct debit only
Verification	Full verification of income from 2 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 90% LVR ⁵)	Acceptable (Custom only)
Non-genuine savings	>85% LVR subject to postcode eligibility	Acceptable
LMI Eligibility ⁶	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

¹Interest rate loading and App fee may apply. ²Calculated by halving the monthly repayment. ³Revert margin is added to the standard variable rate (SVR) at the expiry of the fixed rate period. ⁴Subject to postcode eligibility. ⁵Restrictions may apply - Call 13 11 33 for more details. ⁶LMI at borrower's expense.

LENDERS MORTGAGE PROTECTION (LMP) FEE SCHEDULE

LVR	Table A (Full Doc/Gen Savings)							Multiple security required	
	\$0 - \$300k	\$300k - \$500k	\$500k - \$750k	\$750k - \$1m	\$1m - \$1.25m	\$1.25m - \$1.5m	\$1.5m - \$2.5m		
81	0.53	0.62	1.05	1.05	1.06	1.06	1.10		
82	0.53	0.62	1.05	1.05	1.06	1.06	1.10		
83	0.74	0.95	1.21	1.21	1.46	1.46	1.46		
84	0.74	0.95	1.28	1.28	1.50	1.50	1.57		
85	0.96	1.20	1.49	1.49	1.81	1.81	1.84		
86	0.99	1.20	1.54	1.54	1.82	1.82	1.90		
87	1.14	1.41	1.79	1.79	2.17	2.17	2.18		
88	1.14	1.41	1.85	1.85	2.20	2.20	2.30		
89	1.46	1.90	2.40	2.40	2.91	2.91	2.92		
90	1.57	2.04	2.58	2.58	2.91	2.91	2.99		
91	2.36	3.07	4.12	4.12	4.85	4.85	5.10		
92	2.36	3.07	4.27	4.27	5.05	5.05	5.29		
93	2.65	3.46	4.45	4.65	5.24	5.24	5.51		
94	2.65	3.46	4.86	4.86	5.44	5.44	5.72		
95	2.92	3.83	5.14	5.14	5.64	5.64	5.90		

Table B Non-Gen/Swift (LMI Approval not compulsory)				Table C Low Doc (LMI Approval not compulsory)				
LVR	≤\$300k	>\$300k - \$500k	>\$500k - \$750k	LVR	≤\$300k	>\$300k - \$500k	>\$500k - \$750k	>\$750k - \$1m
81	0.53	0.62	1.05	<60				
82	0.53	0.62	1.05	60 - 64				
83	0.74	0.95	1.21	65 - 69				
84	0.74	0.95	1.28	70	0.50	0.90	1.80	2.20
85	0.96	1.20	1.49	71	0.50	0.92	1.82	2.22
86	1.33	1.74	2.26	72	0.50	0.94	1.84	2.24
87	1.60	2.07	2.58	73	0.50	0.96	1.86	2.26
88	1.60	2.07	2.70	74	0.50	0.98	1.88	2.28
89	1.86	2.42	3.00	75	0.50	1.00	1.90	2.30
90	1.95	2.54	3.09	76	0.50	1.02	1.92	2.32
91	3.15	4.11	5.34	77	0.50	1.04	1.94	2.34
92	3.15	4.11	5.34	78	0.50	1.06	1.98	2.38
93	3.53	4.62	6.30	79	0.50	1.08	2.05	2.45
94	3.53	4.62	6.30	80	0.50	1.10	2.15	2.55
95	3.91	5.11	N/A					

Call 13 11 33 for pricing on Low Doc loans >\$1m

Lenders Mortgage Protection fee is a one time fee that can be added to the loan to exceed LVR limits at LVRs ≤95%. Discounts may apply for eligible first home buyers. Liberty's LMP fee is not refundable once paid. For loans greater than \$1.5m pricing is subject to change. Fees are indicative only and may vary - contact 13 11 33 for further details.