

Complete / Alliance



The Complete / Alliance is fully flexible and packed with standard features. It gives you the ability to choose additional options for flexibility at the lowest possible price.

Features and benefits

- Available to self-employed and PAYG applicants, companies and trusts
- Construction loan options available
- Internet and phone banking
- 95% LVR (inclusive of capitalised Lenders Mortgage Insurance)

PRODUCT SPECIFICATIONS

MINIMUM LOAN AMOUNT:	\$30,000
MAXIMUM LOAN AMOUNT:	\$2,000,000
LOAN TERM:	30 year maximum
LVR LIMIT:	Max 95% LVR (including capitalised LMI) for purchases Max 90% LVR (plus capitalised LMI) for refinance Max 90% (including capitalised LMI) for investment Max 80% (including capitalised LMI) for all lending where repayment type is Interest Only Security Location LVR restrictions may apply
FUNDER/INTERESTED PARTY:	Advantagedge / AFSH Nominees Pty Ltd
APPLICANT TYPES:	Individuals (inc non-residents), Trusts and Company borrowers
LOAN PURPOSE:	Purchase or refinance of owner occupied or investment property
CONSTRUCTION:	Yes
PORTABILITY:	Yes (fees may apply)
INTEREST RATE OPTIONS:	Variable rate or fixed rate (1-5 years)
REPAYMENT TYPE:	Interest only (1-10 years - conditions apply) Principal & interest
REPAYMENT FREQUENCY:	Interest only - monthly Principal & interest - weekly, fortnightly, twice monthly, monthly
ADDITIONAL REPAYMENTS:	Available
REDRAW:	Variable rate only (minimum of \$100 for internet and phone transactions)
CREDIT INCREASES:	Available subject to guideline
PRODUCT CONVERSION:	Ability to switch all or part of the limit to another product subject to guidelines
SECURITY:	First registered residential mortgage only
LENDER'S MORTGAGE INSURANCE:	Required if above the accepted lending ratio or outside standard post code listing. LMI can be capitalised
DOCUMENTS REQUIRED:	Refer to Application Accelerator
LOAN STATEMENTS:	6 monthly

CONSTRUCTION (the following applies specifically to construction loans)

CONSTRUCTION:	Construction option available up to 90% (including capped LMI) Construction loans above 80% inc LMI must revert to P&I upon construction completion
INTEREST RATE OPTIONS:	Interest only
REPAYMENT FREQUENCY:	During construction period payments are to be made on monthly basis only

LOAN STATEMENTS: Monthly during construction period, 6 monthly after construction

FEES

SETUP FEES: All fees are inclusive of GST. Fees are indicative only and are subject to change.

Settlement fee	\$275 (\$695 for Construction Loans)
Valuation fee	Included in Settlement fee*
Solicitor fee	\$363
Lenders Mortgage Insurance	Applies over certain lending ratios

The following fees apply to construction loans only

Progress valuation fees	\$300
Construction fees	\$300

*This settlement fee offer is for applications with a loan amount above \$200,000 and covers; one standard valuation (up to \$275). Any additional fees & charges incurred over the above specified amounts will be payable by the borrower/s. This extends to government fees and charges, additional fees relating to construction lending (where applicable), as well as annual fees (where applicable). If the loan application does not proceed to settlement, then all valuation fees incurred during the processing of the loan application (where applicable) will be payable in full by the borrower/s. Solicitors may also bill (in full) for professional costs incurred on loans which fail to proceed to settlement. Valuation and Solicitor fees are payable by the borrower for applications where the loan amount is less than \$200,000.

ONGOING FEES: \$120 per annum for Plus Products
