

PRODUCT SPECIFICATIONS

LOAN TYPE:	Full Doc
LOAN PURPOSE:	Any worthwhile purpose
LOAN AMOUNT:	\$50,000-\$1,250,000
LOAN TERM:	30 years
LVR LIMIT:	85% Max 80% (plus capitalised Risk fee or LMI) for all lending where repayment type is Interest Only Security Location LVR restrictions may apply
MORTGAGE ARREARS:	Less than 1
ADVERSE VEDA LISTINGS*	2 *Ignore listings paid over 12 months ago, listed over 24 months ago or any under \$2,000
BANKRUPTCY DISCHARGE TIMEFRAME:	Greater than 1 year
INTEREST ONLY:	1-5 years (Max.80% LVR for Owner Occupied)
CASH OUT:	Unlimited to 80% LVR
FULL DOC REQUIREMENTS:	<p>PAYG with base income only - either 2 of the 3 most recent computer generated payslips or 3 months statements from a financial institution showing regular salary credits with the name of the employer evident as a minimum.</p> <p>PAYG with O/T and/or commissions, etc. - latest PAYG Payment Summary (computer generated) or Tax Assessment Notice are also required.</p> <p>Self Employed - Last 2 years full Business/Company & Personal Taxation Returns. This must also be supported by the latest available Tax Assessment Notice. 150% year on year variance can be used.</p>
ABN REGISTRATION:	24 months
REPAYMENT OPTIONS:	Weekly/Fortnightly/Monthly
STEPPED RATE DISCOUNT:	Yes
REDRAW AVAILABLE:	Yes
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SPLIT LOAN FACILITY:	Yes
LOAN ACCESS SYSTEM & CARD:	Yes
LENDERS SETTLEMENT FEE:	Refer to interest rate advice

FEES

SETUP FEES:	All fees are inclusive of GST. Fees are indicative only and are subject to change.	
	Settlement fee	\$1,644
	Valuation fee	Included in Settlement fee*
	Solicitor fee	Included in Settlement fee*
	Risk fee	Applicable based on LVR
	<p>*This offer covers per loan - one standard valuation, 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.</p>	