

## Highlights

- Max LVR: 70%
- Max Loan Amount: \$2,000,000
- Promotion Rate: 4.90% LVR ≤65%
- No Annual review
- Debt Serviced Cover Ratio 1: 1.5
- Serviced with Lease not personal debt

## Product Parameters

<b>Loan Amount (per security)</b>	Min: \$100,000 Max: \$2,000,000
<b>Maximum LVR</b>	Up to 70%
<b>Lenders Mortgage Insurance</b>	N/A
<b>Loan Term</b>	Up to 25 years
<b>Borrower Type</b>	Individuals, Company or Trust
<b>Loan Purpose</b>	Purchase, Refinance, Controlled equity release
<b>Cash Out</b>	Up to 25% of the total loan amount
<b>Credit History</b>	Any credit reports that evidence adverse credit history (i.e. Defaults, judgements, etc.) requires supporting documentation.
<b>Acceptable Securities*</b>	<ul style="list-style-type: none"> <li>• 1st registered mortgage over commercial, industrial, retail or residential properties in Australian cities and major regional centres</li> <li>• No vacant land or properties under construction will be acceptable</li> </ul> <p>*Please refer to Postcode Location Guide – Easy for details</p>
<b>Income Document</b>	<ul style="list-style-type: none"> <li>• Satisfactory lease agreement for proposed security in a registrable format</li> <li>• Lease Must:               <ul style="list-style-type: none"> <li>○ have at least 24 months remaining</li> <li>○ be at "arm's length", that is, not to your own company</li> <li>○ be fully executed and a bond paid before settlement of the loan (draft can be provided prior to instructing solicitors)</li> </ul> </li> </ul>
<b>Interest Cover Ratio</b>	<ul style="list-style-type: none"> <li>• Minimum 1.5%</li> <li>• The interest cover ratio is the number of times that the lease income will cover the loan repayment. It is assessed at actual rate and gross lease income</li> </ul>

## Product Features

<b>Repayment Methods</b>	Direct debit from nominated bank account (BPAY available for additional repayments)
<b>Repayment Options</b>	Principal and Interest & Interest Only (Up to 5 years)
<b>Loan Splits</b>	Up to 4 splits allowed
<b>Redraw</b>	<ul style="list-style-type: none"> <li>• Variable rate loans only</li> <li>• Fee free for internet transaction</li> <li>• Transaction fees apply for requests that are manually processed</li> </ul>

## Product Fees

Stage	Fee	Amount
<b>Conditional Offer</b>	Establishment Fee	Up to 1.50% of the loan amount + GST (non-refundable)
	Pre-assessment Fee	\$950
	Valuation Fee	Quote Required
<b>Settlement</b>	Solicitors Fee	\$550, plus disbursements
	Settlement Fee	\$385
<b>Other fees</b>	Early Repayment Fee	Year 1: 3 months interest is payable on discharge Year 2: 2 months interest is payable on discharge Year 3: 1 month interest is payable on discharge
	Escalation Fee	\$350, payable at settlement if requested
<b>Discharge</b>	Discharge fees	\$495 + legal & registration costs

## Interest Rates – Variable

Repayment	LVR	Promotion rate: (Comparison rate*)	Standard rate: (Comparison rate*)
<b>Principal &amp; Interest</b>	LVR ≤65%	4.90% P.A. (5.19% P.A.)	<del>5.50% P.A.</del> (5.81% P.A.)
	LVR ≤70%	5.15% P.A. (5.44% P.A.)	<del>5.75% P.A.</del> (6.07% P.A.)
<b>Interest Only</b>	LVR ≤65%	5.15% P. A (5.44% P.A.)	<del>5.80% P.A.</del> (6.12% P.A.)
	LVR ≤70%	5.40% P. A (5.70% P.A.)	<del>6.05% P.A.</del> (6.37% P.A.)

Please refer to your BDM for fixed interest rates.

\*The comparison rate is based on a secured loan of \$150,000 and a term of 25 years. WARNING: This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.

# Postcode Location Guide – Easy



Location	Postcode Classification		
	Inner City	Metro	Non-Metro
<b>ACT</b>		2600 - 2693 2900 - 2920	0200 - 0799
<b>NSW</b>	2000 - 2005	1000 - 1920 2006 - 2249 2740 - 2786	1921 - 1999 2250 - 2599 2640 - 2739 2787 - 2899 2921 - 2999
<b>VIC</b>	3000 - 3010 8000 - 8399	3011 - 3216 3335 - 3341 3425 - 3443 3750 - 3811 3910 - 3920 3926 - 3944 3972 - 3978 3980 - 3983 8400 - 8899	3217 - 3334 3342 - 3424 3444 - 3749 3812 - 3909 3912 - 3925 3945 - 3971 3979 3984 - 3999 8900 - 8999
<b>QLD</b>	4000 - 4004 9000 - 9299	4005 - 4209 4300 - 4306 4500 - 4549 9400 - 9596	4210 - 4299 4307 - 4499 4550 - 4999 9300 - 9399 9597
<b>SA</b>	5000 - 5005	5006 - 5199 5800 - 5999	5200 - 5799
<b>WA</b>	6000 - 6004	6005 - 6214 6800 - 6999	6215 - 6799
<b>TAS</b>	7000 - 7003	7004 - 7199 7800 - 7899	7200 - 7799 7900 - 7999
<b>NT</b>		0800 - 0820 0828 - 0832	0821 - 0827 0833 - 0999

**Note:**

For Commercial Loans with an LVR greater than 70% and less than 75%:

- Maximum loan amount is \$1,000,000 for Inner City or Non-Metro property
- Maximum loan amount is \$2,000,000 for Metro property