

Highlights

- Max LVR: 80%
- Max Loan Amount: \$1,000,000
- Promotion Rate: OO 3.24% LVR 80%
Max \$650,000
- Friendly Cash Out Policy
- No Age Restriction
- Option of Choice for Valuation Company
(PRP, OPTEN, Herron Todd White, CSA)

Product Parameters

Loan Amount (per security)	Min: \$100,000 Max: \$1,000,000
Maximum LVR	Up to 80% Loan amount ≤ \$1,000,000 (Owner occupied and Investment)
Lenders Mortgage Insurance	NIL for LVR under 80%
Loan Term	Up to 30 years
Borrower Type	Individuals, Company or Trust
Loan Purpose	New Purchase, Refinance, Equity Release
Cash Out	Cash out available based on satisfactory assessment
Credit History	Any credit reports that evidence adverse credit history (i.e. defaults, judgements, etc.) requires supporting documentation.
Acceptable Securities*	<ul style="list-style-type: none"> • 1st registered mortgage over residentially zoned properties in Australian cities • Major regional centres a minimum living area of 50 square meters • Up to a maximum land size of 25 acres (10 hectares) • Accepts high density property - Max LVR 80% • Does not accept vacant land or properties under construction <p>*Refer to the Postcode Location Guide – Easy for details</p>
Income Documents (PAYG)	Last 2 payslips plus one of following: <ul style="list-style-type: none"> • Letter of employment • Latest group certificate/ PAYG summary • Tax assessment notice
Income Documents (Self Employed)	<ul style="list-style-type: none"> • Last 2 years company tax returns and financial statements • Last 2 years individual tax return and tax assessment notice • Credit Approval of 1 year ABN trading (refer to credit)
Deposit/Equity	Minimum 20% deposit for purchase of Owner occupied or Investment loan

Product Features

Repayment Methods	Direct debit from nominated bank account
Repayment Options	Principal and Interest & Interest Only (Up to 5 years)
Loan Splits	Up to 4 splits allowed
Redraw *No offset available	Variable rate loans only. Fee free for internet transaction. Transaction fees apply for requests that are manually processed.

Product Fees

Stage	Fee	Amount
	Application Fee	\$0
	Pre-assessment Fee	\$950
Conditional Offer	Valuation Fee	Metro Sydney, Newcastle, Melbourne & Brisbane (\$0 - \$750,000) From \$220, at cost
	Valuation Fee	Metro Sydney, Newcastle, Melbourne & Brisbane (\$750,000 - \$1,500,000) From \$440, at cost
Settlement	Solicitor Fee	\$385, plus disbursements
	Settlement fee	\$275
Other fees	Annual Fee	\$120
	Early Repayment Fees	Nil, for a variable loan. Break fees may apply for fixed rate loans.
	Escalation Fee	\$350, payable at settlement if requested
Discharge	Discharge fees	\$375

Interest Rates – Variable

Repayment	LVR	Owner Occupied (Comparison rate*)	Investment (Comparison rate*)
Principal & Interest	LVR≤80%	3.47% P.A. (3.72% P.A.)	3.86% P.A. (4.11% P.A.)
Interest Only	LVR≤80%	3.72% P.A. (3.97% P.A.)	4.11% P.A. (4.36% P.A.)
Special Promotion 1: Max \$650,000, P&I	LVR≤80%	3.24% P.A. (3.49% P.A.)	3.49% P.A. (3.74% P.A.)
Special Promotion 2: Max \$1,000,000, P&I	LVR≤80%	3.39% P.A. (3.64% P.A.)	N/A

Note: Special promotion is valid until 30th June 2022

*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
ACT		2600 - 2693 2900 - 2920	0200 - 0799
NSW	2000 - 2005	1000 - 1920 2006 - 2249 2740 - 2786	1921 - 1999 2250 - 2599 2640 - 2739 2787 - 2899 2921 - 2999
VIC	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
QLD	4000 - 4004 9000 - 9299	4005 - 4209 4300 - 4306 4500 - 4549 9400 - 9596	4210 - 4299 4307 - 4499 4550 - 4999 9300 - 9399 9597
SA	5000 - 5005	5006 - 5199 5800 - 5999	5200 - 5799
WA	6000 - 6004	6005 - 6214 6800 - 6999	6215 - 6799
TAS	7000 - 7003	7004 - 7199 7800 - 7899	7200 - 7799 7900 - 7999
NT		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