

ST05

Solution Series Product Guide



Short Term Interest Only

Version: 250311

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|------------|--------------------------------|------------------------------------|
| Highlights | ➤ Max LVR: 75% | ➤ Interest Only Repayments |
| | ➤ Max Loan Amount: \$5,000,000 | ➤ Interest Paid or Interest Budget |
| | ➤ Loan Terms to 24 Months | ➤ Prime Only |

Product Parameters

| Loan Purpose | Unregulated purposes only including refinance, purchase, consolidation or equity release | | |
|---------------------|---|--|--------------------------|
| Loan Term | 6 - 24 Months | | |
| Location | Category 1 Only - Residential and Commercial | | |
| Repayment Type | Interest Paid: Servicing evidenced to meet monthly interest repayments | | |
| | Interest Budget: Interest Budget held in restrictive redraw to meet monthly interest repayments | | |
| Loan Requirements | Clearly defined and verifiable exit strategy | | |
| Income Verification | Full or Alt Doc Income Verification if Interest Budget doesn't meet loan term | | |
| Credit History | Paid defaults up to \$500 | | |
| | Residential | Commercial | Highest & Best Use (HBU) |
| Loan Size Limits | LVR ≤65% | \$5,000,000 | \$3,000,000 (ex GST) |
| | LVR ≤70%* | \$5,000,000 | \$3,000,000 (ex GST) |
| | LVR ≤75%* | \$2,000,000 | N/A |
| | Note: | *GST reduction applies on Residual Stock | |
| Security Exclusions | Residential Owner Occupied | Commercial Vacant Land | |
| | Properties requiring essential repairs | Specialised securities | |

Product Features

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|-------------------|--|
| Repayment Methods | Direct debit from nominated bank account |
| Repayment Options | Interest Only |
| Loan Splits | Up to 4 loan splits |
| Redraw Facility | Redraw facility available |