



# Term Loan with Offset



Loan Type	Full Doc	Lo Doc
<b>Interest Type</b>	Variable	
<b>Rates – click on link</b>	<a href="#">Interest Rates</a> <a href="#">Comparison Rates</a>	
<b>Loan Options</b>	Regulated and unregulated. Loan has a 100% offset facility with card access. Fixed rates available on request.	
<b>Loan Term</b>	Maximum of 30 years.	
<b>Loan Purpose</b>	Available for the purchase or refinance of a home or investment property. *5% genuine savings required on all loans regardless of LVR	
<b>Borrowers</b>	Owner Occupiers or Investors. Available to Individuals, Companies or Trusts.	
<b>Minimum Loan Amt</b>	\$10,000	\$10,000
<b>Maximum Loan Amt</b>	\$2,000,000	\$2,000,000
<b>Maximum LVRs</b>	90% with P&I repayments 80% with Interest Only repayments	80%
<b>Mortgage Insurance</b>	Required over 80% LVR. Premium may be capitalised above the maximum LVR.	Required over 60% LVR. Premium may be capitalised above the maximum LVR.
<b>Repayment Options</b>	Principal & Interest or Interest Only (Up to 10yrs).	
<b>Payment Frequency</b>	Weekly / Fortnightly / Monthly	
<b>Payment Method</b>	Direct Debit or Salary Credit.	
<b>Additional Repayments</b>	Additional repayments may be made at any time except during fixed rate period when they are limited to a maximum of \$20,000 per annum	
<b>Redraw</b>	Clients have access to additional payments via redraw back to the theoretical limit.	
<b>Redraw Fee</b>	Unlimited free redraw via internet banking facilities	
<b>Transaction Fee</b>	\$20 fee free transaction allocation per month, \$2 thereafter.	
<b>Access Options</b>	Internet, telephone banking and debit card access.	
<b>Ongoing Fees</b>	Nil	
<b>Processing Fee</b>	\$275	
<b>Valuation Fee</b>	\$285	
<b>Legal Fees</b>	\$385 + Disbursements	