



Balanced Line of Credit



Loan Type	Full Doc	Lo Doc
Interest Type	Variable	
Rates – click on link	Interest Rates Fee Schedule	
Loan Options	Regulated and unregulated. Secured VISA available on request.	
Loan Term	Maximum of 25 years.	
Loan Purpose	Available for the purchase or refinance of a home or investment property. *5% genuine savings required on all loans regardless of LVR	
Borrowers	Owner Occupiers or Investors. Available to Individuals, Companies or Trusts.	
Minimum Loan Amt	\$20,000	\$20,000
Maximum Loan Amt	\$2,000,000	\$2,000,000
Maximum LVRs	90% with P&I repayments 80% with Interest Only repayments	80%
Mortgage Insurance	Required over 80% LVR. Premium may be capitalised above the maximum LVR.	Required over 60% LVR. Premium may be capitalised above the maximum LVR.
Repayment Options	Principal & Interest or Interest Only (Up to 10yrs).	
Payment Frequency	Monthly	
Payment Method	Direct Debit or Salary Credit.	
Additional Repayments	Additional repayments may be made at any time.	
Redraw	Clients have access to additional payments via redraw back to the theoretical limit.	
Redraw Fee	Unlimited free redraw via internet banking facilities	
Transaction Fee	\$20 fee free transaction allocation per month, \$2 thereafter.	
Access Options	Internet, telephone banking and debit card & cheque book access.	
Ongoing Fees	\$150 per annum	
Processing Fee	Nil	
Valuation Fee	\$285	
Legal Fees	\$385 + Disbursements	