

Loan Type	Full Doc	Lo Doc	Lo Doc Plus
Interest Type	Variable		
Rates	Click here		
Loan Features	Secured Visa up to \$20,000 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 over 6 months required for full doc loan above 80% LVR		
Lo Doc Cash Out	N/A	Unlimited to 60% LVR . NA for LVR > 60%	NO cash out
Borrowers	Owner Occupiers or Investors. Available to Individuals, Companies or Trusts.		
Minimum Total Loan Amt	\$50,000	\$50,000	\$50,000
Minimum Loan Split Amt	\$10,000	\$10,000	\$20,000
Maximum Loan Amt	\$2,000,000	\$2,000,000	\$1.5 million single property \$2 million multiple securities
Maximum LVRs	95% Owner occupied only* 90% Investment	80%	70%
Mortgage Insurance	Required over 80% LVR. Premium may be capitalised above the maximum LVR.	Optional to 70%. Required over 70% LVR. Premium may be capitalised above the maximum LVR (Genworth only).	No LMI
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 Credit limit.		
Redraw Fee	Unlimited free redraw via internet banking facilities.		
Transaction Fees	\$20 fee free transaction allocation per month, \$2 thereafter.		
Access Options	Internet, telephone banking, debit card & cheque book access.		
Ongoing Fees	\$150 per annum.	Processing Fee	\$385
Valuation Fee	\$285	Legal Fees	Yes – approx \$500

* P&I repayments only. Not available for refinances, debt consolidation and Go Between loans.