



Loan Type	Full Doc	Lo Doc	Lo Doc Plus
Interest Type	Variable	Variable	Variable
Rates	Click here		
Loan Features	Loan has a 100% offset facility with card access. Construction available. Bridging finance available (to 85% LVR). Fixed rates available on request		No Fixed Rates
Loan Term	Maximum of 30 years.		
Loan Purpose	Available for the purchase or refinance of a home or investment property. *5% genuine savings required on full doc loans greater than 80% LVR Loans for business purposes up to 20% of loan amount (conditions apply)		
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 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 security \$2mill. 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	Weekly / Fortnightly / Monthly		
Payment Method	Direct Debit or Salary Credit.		
Additional Repayments	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		
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 access.		
Ongoing Fees	Nil	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.