



The Low Start Variable Rate loan provides clients with the benefit of a discounted rate for the first 6, 12, 18 or 24 months of the loan, before reverting to the competitive variable rate. The Low Start provides clients with the opportunity to reduce their repayment levels for up to 24 months and free up cash for other commitments.

Loan Type	Full Doc
<b>Interest Type</b>	Variable (Fixed rates not available)
<b>Rates – click on link</b>	<a href="#">Interest Rates</a> <a href="#">Fee Schedule</a>
<b>Loan Options</b>	Regulated and unregulated.
<b>Loan Term</b>	Maximum of 30 years.
<b>Loan Purpose</b>	Available for the purchase or refinance of a home or investment property.
<b>Borrowers</b>	Owner Occupiers or Investors. Available to individuals, Companies or Trusts
<b>Minimum Loan Amt</b>	\$50,000
<b>Maximum Loan Amt</b>	\$2,000,000
<b>Maximum LVRs</b>	90%
<b>Mortgage Insurance</b>	Payable by borrower for loans $\geq$ 80% LVR and/or $\geq$ \$1,000,000 Premium may be capitalised above maximum LVR limits.
<b>Repayment Options</b>	Principal & Interest or Interest Only (Up to 10yrs depending on LVR).
<b>Payment Frequency</b>	Weekly / Fortnightly / Monthly
<b>Payment Method</b>	Direct Debit, Salary Credit, BPay Credit
<b>Additional Repayments</b>	Additional repayments may be made at any time.
<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 to nominated bank account
<b>Access Options</b>	Debit Card, Internet & Telephone banking access.
<b>Ongoing Fees</b>	Nil
<b>Processing Fee</b>	Nil
<b>Valuation Fee</b>	\$285
<b>Legal Fees</b>	\$385 + Disbursements
<b>Pro-Pack Option</b>	Yes, provides 0.10% rate discount. Annual Fee of \$330 applies in addition to a one off Settlement Fee of \$275.