



Term Loan with Offset



Loan Type	Full Doc	Lo Doc
Interest Type	Variable	
Rates – click on link	Interest Rates Fee Schedule	
Loan Options	Regulated and unregulated. Loan has a 100% offset facility with card access. Fixed rates available on request.	
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 all loans regardless of LVR	
Borrowers	Owner Occupiers or Investors. Available to Individuals, Companies or Trusts.	
Minimum Loan Amt	\$10,000	\$10,000
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	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	Nil	
Valuation Fee	\$285	
Legal Fees	\$385 + Disbursements	