



Loan Type	Full Doc	Lo Doc
Interest Type	Variable	
Rates – click on link	Interest Rates Fee Schedule	
Loan Options	Regulated and unregulated. 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.	
Borrowers	Owner Occupiers or Investors. Available to individuals, Companies or Trusts	
Minimum Loan Amt	\$50,000	\$30,000
Maximum Loan Amt	\$2,000,000	\$1,000,000
Maximum LVRs	90%	80%
Mortgage Insurance	Payable by borrower for loans \geq 80% LVR and/or \geq \$1,000,000 Premium may be capitalised above maximum LVR limits.	Premium may be capitalised within maximum LVR limits.
Repayment Options	Principal & Interest or Interest Only (Up to 10yrs depending on LVR).	
Payment Frequency	Weekly / Fortnightly / Monthly	
Payment Method	Direct Debit only	
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 to nominated bank account	
Access Options	Debit card, Internet & Telephone banking access.	
Ongoing Fees	Nil	
Processing Fee	Nil	
Valuation Fee	\$285	
Legal Fees	\$385 + Disbursements	
Pro-Pack Option	Yes, provides 0.10% rate discount. Annual Fee of \$330 applies in addition to a one off Settlement Fee of \$275.	