



# Premium Line Of Credit



Loan Type	Full Doc	Lo Doc
<b>Interest Type</b>	Variable	
<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	\$30,000
<b>Maximum Loan Amt</b>	\$2,000,000	\$1,000,000
<b>Maximum LVRs</b>	90%	80%
<b>Mortgage Insurance</b>	Funder pays if LVR $\leq$ 80% and Loan Amt $\leq$ \$1,000,000 Premium may be capitalised above maximum LVR limits.	Premium may be capitalised within 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 only	
<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	
<b>Access Options</b>	Internet, telephone banking, debit card & cheque book 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.	