

Fact Sheet

Our Prime Full Doc Home Loan's competitive rates and high LVR helps applicants achieve their desired home ownership. This product is suitable for a diverse range of borrowers and is perfect for those able to meet our requisite income documentation requirements.

Credit Parameters	
Minimum Loan amount	\$100,000
Maximum Loan amount	\$2,000,000
Maximum LVR	<ul style="list-style-type: none"> Up to 90% for loans up to \$1,250,000 (including capitalised LMI) Up to 80% for loans up to \$2,000,000
Borrower Type	Individuals
Credit History	<ul style="list-style-type: none"> Clean, and Paid defaults up to \$1,000 may be considered
Loan Purpose	For owner-occupied and investment purposes: <ol style="list-style-type: none"> Purchase of an existing residential dwelling Refinance existing mortgage Equity Release/Cash Out (up to \$400,000). Debt consolidation (maximum 4 debt)
Loan Term	Up to 30-year term
Lenders Mortgage Insurance	Payable by the borrower if LVR is greater than 80% and can be capitalised to loan amount
Acceptable Security	<ul style="list-style-type: none"> 1st registered mortgage over residentially zoned properties in Australian cities and major regional centres with a minimum living area of 50 square meters and up to a maximum land size of 25 acres (10 hectares). No vacant land or properties under construction will be acceptable.
Deposit/Equity	<ul style="list-style-type: none"> Genuine saving – Purchase of Owner-Occupied property requires a 5% genuine savings as a minimum deposit for loans with LVR in excess of 90% Investment Loan Requires 10% Deposit as a minimum
Income Documentation (PAYG)	2 consecutive payslips (latest); AND one of the following: <ul style="list-style-type: none"> Employment letter Bank statement Tax assessment notice
Income Documentation (Self-Employed)	<ul style="list-style-type: none"> Last 2 years company tax returns and financial statements Last 2 years individual tax returns and Notice of Assessment

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Product Features	
Repayment Options	<ul style="list-style-type: none"> Principal and Interest Interest Only (maximum interest 5 years followed by Principal and Interest)
Fixed Rate Options	1, 2, 3, 4 and 5 years fixed rate options available
Repayment Frequency	Fortnightly or Monthly (IO is only monthly)
Repayment Method	Direct Debit from nominated bank account
Additional Repayments	Unlimited for Variable rate Loans only via Direct Salary Credit and BPAY credit.
Loan Splits	Up to 4 splits allowed
Credit Increases	Must be within maximum LVR and loan amount criteria
Product Switching	Yes - Fees and charges may apply
Offset Sub-Account	100% Interest Offset Sub-Account available
Redraw	Variable Rate Loans Only. Fee free for Internet transaction. Transaction fees apply for requests that are manually processed
Transaction Facilities	<ul style="list-style-type: none"> Online Telephone Direct Debit Redraw BPAY Manual Request

Product Fees		
Fees	Description	Amount
Application Fee	Payable at settlement	\$275
Settlement Fee	Payable at settlement for processing and settling a new loan facility.	\$150
Annual Fee	100% Offset Facility	\$395
Solicitor Documentation Fee	Preparation and execution of loan documents	At cost
Lenders Mortgage Insurance (LMI)	Payable by the borrower when the LVR > 80%	At cost