

<b>LOAN PURPOSE:</b>	For refinance/purchase of a residential property
<b>LOAN AMOUNT:</b>	From \$50,000 to \$2,000,000
<b>LOAN TERM:</b>	From 15-30 Years
<b>REPAYMENT OPTIONS:</b>	Interest Only Option 1-5 Years (Maximum LVR=90%) Fixed Interest Option 1-5 Years
<b>FREQUENCY:</b>	Weekly, Fortnightly, Monthly
<b>SPLIT LOAN FACILITY:</b>	Unlimited (Minimum \$10,000)
<b>RE-DRAW FACILITY:</b>	Yes, 100% Offset
<b>PAYMENT FACILITIES:</b>	<ul style="list-style-type: none"> <li>➢ Inward Direct Debits</li> <li>➢ Inward Direct Credits</li> <li>➢ Internal Portion Transfers</li> <li>➢ Deposit Book Payments Available</li> <li>➢ Inward BPay</li> <li>➢ 3<sup>rd</sup> Party Direct Debits Out</li> <li>➢ Outward Cheques (If LOC Split Exists)</li> <li>➢ Loan Access System/Telephone Banking</li> </ul>
<b>MAXIMUM LVR:</b>	<ul style="list-style-type: none"> <li>➢ 95% to \$750,000 (purchase only)</li> <li>➢ 90% to \$1,000,000 (purchase &amp; refinance)</li> <li>➢ 80% to \$2,000,000 (purchase &amp; refinance)</li> </ul>
<b>FEES:</b>	No Monthly Fees or charges
<b>LMI PREMIUM PAYABLE BY:</b>	Funder: ≤\$750,000 & ≤80% LVR Borrower: >\$750,000 & >80% LVR
<b>OTHER CONDITIONS:</b>	<ul style="list-style-type: none"> <li>➢ Borrowers must demonstrate genuine savings of at least 5% of the proposed purchase price, held or accumulated over a minimum period of 6 months at 95% LVR</li> </ul>

This fact sheet provides general information only and is subject to change.  
 Full details of the loan are set out in the loan agreement.  
 Conditions, fees & charges apply.