

<b>LOAN PURPOSE:</b>	Purchase or Refinance of Residential property																					
<b>LOAN AMOUNT:</b>	To \$1,000,000 ( Larger amounts on application)																					
<b>LOAN TERM:</b>	30 Years																					
<b>RATE REDUCTION:</b>	0.5%pa drop after 4 years																					
<b>INCOME VERIFICATION:</b>	Full Doc and LoDoc acceptable																					
<b>INTEREST RATES: (INTEREST PAID)</b>	<table> <thead> <tr> <th></th> <th><b>Full Doc</b></th> <th><b>LoDoc</b></th> </tr> </thead> <tbody> <tr> <td>Year 1</td> <td>4.35 %pa *</td> <td>5.25 %pa*</td> </tr> <tr> <td>Year 2</td> <td>5.60 %pa *</td> <td>6.50 %pa*</td> </tr> <tr> <td>Year 3</td> <td>6.60 %pa *</td> <td>7.50 %pa*</td> </tr> <tr> <td>Year 4</td> <td>7.60 %pa *</td> <td>8.50 %pa*</td> </tr> <tr> <td>Total Rate Lodoc</td> <td>9.50 % pa*</td> <td></td> </tr> <tr> <td>Total Rate Full Doc</td> <td>8.60% pa*</td> <td></td> </tr> </tbody> </table>		<b>Full Doc</b>	<b>LoDoc</b>	Year 1	4.35 %pa *	5.25 %pa*	Year 2	5.60 %pa *	6.50 %pa*	Year 3	6.60 %pa *	7.50 %pa*	Year 4	7.60 %pa *	8.50 %pa*	Total Rate Lodoc	9.50 % pa*		Total Rate Full Doc	8.60% pa*	
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<b>INTEREST ONLY:</b>	4 years then reverts to P&I Interest is Capitalised into the facility up to a maximum of 2% of the property value																					
<b>ROLL OVER ABILITY:</b>	<ul style="list-style-type: none"> <li>➤ After 2 years Borrower may roll over loan and restart the capitalization of interest (allowed once only in life of loan)this adds 0.50% to the rate.</li> </ul>																					
<b>MAXIMUM LVR:</b>	80% ≤ \$1,500,000																					
<b>APPLICATION FEE</b>	<ul style="list-style-type: none"> <li>➤ \$690 (on submission) plus valuation fee \$375 up to \$500,000</li> </ul>																					
<b>ANNUAL FEE:</b>	No Annual Fee																					
<b>LMI PREMIUM PAYABLE BY:</b>	Uninsured Product – Risk fee of 1.25% Full Doc and 1.60 % LoDoc																					
<b>OTHER CONDITIONS:</b>	<ul style="list-style-type: none"> <li>➤ Accountants certification required for LoDoc</li> <li>➤ DEF 3.5% Year 1, 2.5% Year 2, 2% Year 3 and 1% Year 4</li> <li>➤ Fixed Interest available on request</li> <li>➤ Redraw min \$500.00</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.\* Rate subject to change without notice.