

<b>LOAN PURPOSE:</b>	Owner occupied or investment property purchases and refinances including construction
<b>LOAN AMOUNT:</b>	From \$50,000 to \$1,000,000
<b>LOAN TERM:</b>	From 15 - 30 Years
<b>REPAYMENT OPTIONS:</b>	Interest Only Option      1-5 Years Fixed Interest Option      1-3 Years
<b>FREQUENCY:</b>	Weekly, Fortnightly, Monthly
<b>SPLIT LOAN FACILITY:</b>	Yes (Minimum \$10,000 per split portion)
<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 (if a split loan)</li> <li>➢ Deposit Book Payments Available</li> <li>➢ Inward BPay</li> <li>➢ 3<sup>rd</sup> Party Direct Debits Out</li> <li>➢ Outward cheque (if LOC split exists)</li> <li>➢ Loan Access System/Telephone Banking</li> </ul>
<b>MAXIMUM LVR:</b>	➢ 70%
<b>FEES:</b>	No Monthly Fees or charges
<b>LMI PREMIUM PAYABLE BY:</b>	Funder
<b>SECURITY:</b>	LMI Postcode restrictions apply
<b>OTHER CONDITIONS:</b>	<ul style="list-style-type: none"> <li>➢ Borrowers must be self employed with a current ABN that is registered for GST</li> <li>➢ Evidence of PAYG income must be obtained &amp; provided if using to service debts</li> <li>➢ Borrowers must be Australian citizens or permanent residents</li> <li>➢ Unregulated loans do not need to undergo a serviceability test. Applicants do not need to declare an income on the LoDoc 70 Declaration</li> <li>➢ Disclosure of assets and liabilities not required</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.