



SCMC LOW DOC FIXED HOME LOAN

“Ready for useful features & low fees?”

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|-----------------------------------|---|
| Maximum Loan Exposure | \$1,000,000 |
| Minimum Loan Amount | \$150,000 |
| Maximum LVR | 80% |
| Loan Purpose | Purchase, Refinance, Debt Consolidation, Cash Out |
| Line of Credit Available | Yes (minimum portion amount \$10,000) |
| Interest Only Option | 1 - 10 years (15 years for Line of Credit) |
| Fixed Interest Option | 1 - 5 years (not in first 12 months or on LOC) |
| Minimum Loan Term | 15 years (25 years on Line of Credit) |
| Maximum Loan Term | 30 years |
| Redraw Available | Yes. Free via internet and telephone banking |
| Split Loan Available | Yes. Max 4 Splits (only one LOC portion per loan) |
| Inward Direct Debits | Free |
| Salary & Direct Crediting | Free |
| Funds Transfers between splits | Free |
| Inward Deposit Book Payments | Free |
| Inward BPay | Free |
| Outward Third Party Direct Debits | Free |
| Outward Cheques | Yes (if a Line of Credit split exists) |
| Valuation Fee | \$275 |
| Legal Fee | \$385 |

Australian Credit License Number 390850