



LOW DOC VARIABLE HOME LOAN

“Ready for useful features & low fees?”

Maximum Loan Amount	\$1,000,000
Minimum Loan Amount	\$150,000
Maximum LVR	80%
Loan Purpose	Purchase, Refinance
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
BPay®	Free
Outward Third Party Direct Debits	Free
Outward Cheques	Yes (if a Line of Credit split exists)
Valuation Fee	\$275
Legal Fee	\$224
Annual Fee	NIL

Australian Credit License Number 390850

