

Easy Doc	
Product Parameters	
Loan Amount	\$100,000-\$850,000 Per security
Maximum LVR	85%
	LMI Payable by the borrower if LVR is greater than 80% and can be capitalized to loan amount
Loan Term	Up to 30 years
Borrower Type	Individual, Company or Trust
Income Document (PAYG)	Last 2 pay slips plus one of following: Letter of employment Latest group certificate/ PAYG summary Tax assessment notice
Income Document (Self Employed)	Last 2 years company tax returns and financial statements Last 2 years individual tax return and tax assessment notice
Acceptable Securities	1st registered mortgage over residentially zoned properties in Australian cities Major regional centers a minimum living area of 50 square meters Up to a maximum land size of 25 acres (10 hectares) High density accepted (please refer to our Security Location Guide or more information)
Vacant Land	N/A
Credit History	Any Credit reports that evidence adverse credit history (ie: defaults judgements, etc.) are to have supporting documentation required
Mortgage Arrears	N/A
Other Arrears	N/A
Discharged Bankruptcy	N/A
Cash Out	Cash out available based on satisfactory assessment
Loan Purpose	New Purchase, Refinance, Equity release
Repayment Method	Direct debit from nominated bank account

Additional Repayments	Unlimited for variable rate loans only via direct salary credit and B-Pay credit				
Loan Splits	Up to 4 splits allowed				
Redraw	Variable rate loans only. Fee free for internet transaction. Transaction fees apply for requests that are manually processed				
Standard Transactions	Repayments from nominated account, additional repayments from nominated account, internet access, direct salary credits, B-Pay credits and direct debits. No phone accesses.				
Product Switching	Yes- Fees and charges may apply				
Loan Portability	Yes- Fees and charges may apply				
Interest Rate					
	Interest Rate				
Owner Occupied (LVR<=80%)	3.35% P.A.				
Investment (LVR<=80%)	3.7% P.A.				
Application Fee					
Application Fee	N/A				
Application Loadings					
	Interest Rate		Application Fee		
Interest Only	0.30%		N/A		
Other Fees & Charges					
Annual Fee	\$120	Solicitors Fee	From \$385 ex GST at cost	Settlement Fee	\$275 ex GST
Valuation Fee	From \$220 ex GST at cost (Metro Sydney, Newcastle, Melbourne & Brisbane \$0-\$750K)		From \$440 at cost (Metro Sydney, Newcastle, Melbourne & Brisbane \$750K - \$1.5M)		At Cost (Non Metro NSW, QLD, VIC & SA or properties > \$1.5M)
Valuation Fee: *Payable before valuation is ordered					
Discharge Fee	\$375 ex GST+ Solicitors Fee		Establishment Fee	\$950	