

Best of Both Worlds



Loan Description	A fully featured variable rate loan where the rate is capped for 2 years. So, the rate can go down but can't go above the capped rate. Truly the best of both worlds.
Loan Purpose	Purchase, Refinance, Debt Consolidation
Borrowing Entity	Individuals, Companies or Trusts. Owner-occupiers or Investors. Available to foreign residents.
Security Type	Established residential dwellings. No construction or vacant land.
Construction	Not available
Maximum Land Size	10 Hectares
Minimum Loan Size	\$100,000
Maximum Loan Size	\$750,000
LVR	80%
Loan Term	Up to 30 years.
Repayment Features	<ul style="list-style-type: none">• Principal & Interest• Interest Only up to 10 years
Repayment Frequency	Weekly, Fortnightly, Monthly
100% Offset Available	YES
Redraw	YES - from offset account
Account Access	Internet, phone, ATM, EFTPOS, BPay, VISA Debit, Cheque, Salary credit to offset account.
Income Verification	PAYG & Self Employed (full documentation)
Credit Impairment	NIL
Special Features	A variable rate loan - but with a maximum capped rate for 2 years. Offset account or LOC available at standard pricing.

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Cash Out Policy	No Cash Out
Application Fee	\$495 (incl GST)
Annual Fee	NIL
Settlement Fee	\$75
Audit Valuations	Not Applicable
Interest Rate	See on-line Rate Sheet
Title Insurance	Not required
Lenders Risk Fee	Not applicable
LMI Policy	No LMI under 80% LVR
Capitalisation of Fees	Not Applicable

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