

Non-Genuine Savings Loan



Loan Description	As the name suggests, a loan for your borrowers who can provide 10% deposit but not from sources required by the Banks.
Loan Purpose	Purchase Only
Borrowing Entity	Individual, Company, Trusts (Individual borrowers must be permanent Australian residents/citizens)
Security Type	Established residential dwellings and vacant residential land.
Construction	Not available
Maximum Land Size	10 Hectares
Minimum Loan Size	\$100,000
Maximum Loan Size	\$1,000,000
LVR	90%
Loan Term	15 years to 30 years
Repayment Features	P&I via Direct Debit or Salary Credit.
Repayment Frequency	Weekly, Fortnightly, Monthly
100% Offset Available	YES
Redraw	Yes. Free redraw via Internet & Phone. Min \$250. Daily Max \$20K.
Account Access	Internet, phone, ATM, EFTPOS, BPay, Debit Card, Deposit Book
Income Verification	PAYG & Self Employed (full documentation)
Credit Impairment	NIL
Special Features	Below 85% LVR standard Prime - Full Doc pricing applies.

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Cash Out Policy	No Cash Out
Application Fee	\$495 (incl GST)
Annual Fee	NIL
Settlement Fee	NIL
Audit Valuations	Not Applicable
Interest Rate	See on-line Rate Sheet
Title Insurance	Not required
Lenders Risk Fee	Not applicable
LMI Policy	Borrower pays.
Capitalisation of Fees	LMI can be capitalised above maximum LVR

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