

Small Business Loan



Loan Description	An extremely competitive loan that can provide a split of up to \$300K for genuine business purposes. Great for your small business Clients and still well under the Big Banks Standard Variable Home Loan Rates (let alone their Business Rates). Uses residential property as security.
Loan Purpose	Purchase, Refinance, Debt Consolidation
Borrowing Entity	Individual, Company, Trusts (Non resident Australian citizens allowed)
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	85%
Loan Term	15 years to 30 years
Repayment Features	P&I or Interest Only up to 10 Years. 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. Cheque book available with LOC loans or LOC splits.
Income Verification	PAYG & Self Employed (full documentation)
Credit Impairment	NIL
Special Features	Up to \$300K split for genuine business purposes. Line of credit available at no extra cost.

Small Business Loan



Cash Out Policy	Limited Cash Out available. Varies depending on LVR and Insurer. Contact BDM for confirmation.
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 where LVR is greater than 80%.
Capitalisation of Fees	LMI can be capitalised above maximum LVR

Contact Details

Head Office	02 4958 1835
Brisbane	07 3333 1949
Sydney	02 8004 0209
Melbourne	03 9095 8668
Adelaide	08 8464 0818
Perth	08 6465 4747



CRN 365646

info@iloanfinance.com.au

www.iloanfinance.com.au

Last Updated 02-November-2011

Disclaimer: This Product Sheet is intended for use by licensed Credit Assistants and not the General Public. This information is current as at the 'Last Update' date above and is subject to change without notice. I-Loan Finance has taken all care to ensure the accuracy of this information, however no responsibility for any persons reliance on this information is accepted. All product specifications and information should be verified before making an application for finance. Any offer of finance will be in accordance with the formal loan documents provided by the lender.

I-Loan Finance is a wholly-owned subsidiary of the I-Financial Group Pty Limited, Australian Credit Licence Number 384635.