

Standard Variable



Loan Description	A fully featured standard variable loan. Available as a Line of Credit at no extra cost. No ongoing fees or charges. Available as a Non-Resident Loan for Investment Properties.
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	90%
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	Non-Resident Loan available up to 75% LVR and \$500K for purchase or refinance of Investment Property only.

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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

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