

# ELITE

- ◆ Accountant's Letter OR 4 X Latest BAS Statements
- ◆ Loan Sizes Up to \$1,500,000 @80% LVR
- ◆ Up to 75% LVR with a Nil Risk Fee
- ◆ High Density Apartment accepted
- ◆ Up to \$250,000 Cashout

## 01 - OWNER OCCUPIED

LVR	INTEREST RATE P.A	COMPARISON RATE P.A	INTEREST RATE P.A	COMPARISON RATE P.A	Risk Fee
PRINCIPAL & INTEREST			INTEREST ONLY		Risk Fee
60%	3.69%	3.76%	3.94%	3.86%	0
70%	3.69%	3.76%	3.94%	3.86%	0
75%	3.99%	4.06%	4.24%	4.16%	0
80%	3.99%	4.16%	4.24%	4.16%	1%

## 02 - INVESTMENT

LVR	INTEREST RATE P.A	COMPARISON RATE P.A	INTEREST RATE P.A	COMPARISON RATE P.A	Risk Fee
PRINCIPAL & INTEREST			INTEREST ONLY		Risk Fee
60%	3.94%	4.01%	4.19%	4.11%	0
70%	3.94%	4.01%	4.19%	4.11%	0
75%	4.24%	4.31%	4.49%	4.41%	0
80%	4.24%	4.31%	4.49%	4.41%	1%

### FEES

Application Fee \$660

Valuation Fee at cost (Depends on contract price)

Lenders legal fees \$440 at cost, plus disbursements

Settlement Fee \$330

100% Offset Facility: \$15/month

Discharge fee \$550. plus lenders legal fees at cost

- Loans > \$1,000,000 + 0.5% p.a.
- Up to \$1.5 million single property at 80% LVR in Cat 1 & Cat 2 Postcodes
- Owner – occupied and Investment up to 30 years (min 10 years)
- Up to 5 years interest only
- Individuals, companies, trusts
- Purchase, Refinance + Equity release (with refinance)
- 100% Redraw Offset Facility available for variable rate loans
- Max equity release \$250k
- High Density apartment >50sqm =MAX 70% LVR
- High Density apartment <50sqm =MAX 50% LVR +1% RISK FEE
- Self-employed (min 2 years)