

# PRIME

- ◆ Accountant's Letter OR Latest 4 X BAS Statements
- ◆ Loan Sizes Up to \$2,000,000
- ◆ Interest Only Available
- ◆ Up to 80% LVR with a Nil Risk Fee

## 01 - OWNER OCCUPIED

| LVR                  | INTEREST RATE P.A | COMPARISON RATE P.A | INTEREST RATE P.A | COMPARISON RATE P.A |
|----------------------|-------------------|---------------------|-------------------|---------------------|
| PRINCIPAL & INTEREST |                   |                     | INTEREST ONLY     |                     |
| 50%                  | 2.99%             | 3.45%               | N/A               | N/A                 |
| 65%                  | 3.08%             | 3.54%               | N/A               | N/A                 |
| 70%                  | 3.29%             | 3.75%               | N/A               | N/A                 |
| 75%                  | 3.39%             | 3.84%               | N/A               | N/A                 |
| 80%                  | 3.54%             | 3.99%               | N/A               | N/A                 |

## 02 - INVESTMENT

| LVR                  | INTEREST RATE P.A | COMPARISON RATE P.A | INTEREST RATE P.A | COMPARISON RATE P.A |
|----------------------|-------------------|---------------------|-------------------|---------------------|
| PRINCIPAL & INTEREST |                   |                     | INTEREST ONLY     |                     |
| 50%                  | 3.24%             | 3.70%               | 3.49%             | 3.94%               |
| 65%                  | 3.33%             | 3.79%               | 3.58%             | 4.03%               |
| 70%                  | 3.54%             | 3.99%               | 3.79%             | 4.23%               |
| 75%                  | 3.64%             | 4.09%               | 3.89%             | 4.33%               |
| 80%                  | 3.79%             | 4.23%               | 4.04%             | 4.48%               |

### FEES

Establishment Fee \$995 – includes Valuation Fee \$300 / Legal Fees \$550 / Title Insurance Premium \$145

Settlement Fee \$350

Annual Fee \$395 pa

- Up to \$1.5 million single property in Melbourne & Sydney (\$2.0m where >= 2 securities)
- Owner – occupied and Investment up to 30 years (min 15 years)
- Up to 5 years interest only (Investment only)
- Individuals, companies, trusts
- Purchase, Refinance + Equity release (with refinance)
- Redraw (<= 2 per month, no fees)
- Max equity release \$250k/50% of property value
- Refinance private loans and cashout for business purpose
- Self-employed (min 2 years)