

Semi-PRIME

- ◆ 2 years full financials
- ◆ Loan Sizes Up to \$1,500,000(per security) ◆ Up to 80% LVR
- ◆ Interest Only Available

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% | 2.44% | 2.92% | 2.69% | 3.16% |
| 65% | 2.55% | 2.80% | 2.80% | 3.27% |
| 70% | 2.74% | 2.99% | 2.99% | 3.45% |
| 75% | 2.74% | 2.99% | 2.99% | 3.45% |
| 80% | 2.74% | 2.99% | 2.99% | 3.45% |

02 - INVESTMENT

| LVR | INTEREST RATE P.A | COMPARISON RATE P.A | INTEREST RATE P.A | COMPARISON RATE P.A |
|----------------------|-------------------|---------------------|-------------------|---------------------|
| PRINCIPAL & INTEREST | | | INTEREST ONLY | |
| 50% | 2.69% | 3.16% | 2.94% | 3.41% |
| 65% | 2.80% | 3.27% | 3.05% | 3.51% |
| 70% | 2.99% | 3.45% | 3.24% | 3.70% |
| 75% | 2.99% | 3.45% | 3.24% | 3.70% |
| 80% | 2.99% | 3.45% | 3.24% | 3.70% |

FEES

Establishment Fee \$650 – valuation fee at cost

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)