



# standard home loan

## STANDARD LOAN • INSURED PRODUCT SPECIFICATIONS

|                            |  |
|----------------------------|--|
| DESCRIPTION                | A fully featured home loan for the purchase of a home or an investment property  |
| ELIGIBILITY                | PAYG and Self Employed   |
| LOAN PURPOSE               | Purchase • Refinance • Debt Consolidation • Cash Out   |
| LOAN AMOUNT                | \$50,000 to \$1,000,000  |
| LOAN TERM                  | 15 - 30 years  |
| LVR                        | 95%  |
| LENDERS MORTGAGE INSURANCE | LMI paid by funder where the LVR $\leq$ 80%, else borrower   |
| INTEREST ONLY OPTION       | 1 - 10 years   |
| FIXED INTEREST OPTION      | 1 - 5 years  |
| LINE OF CREDIT OPTION      | Available with 10 or 15 years Interest Only term   |
| REPAYMENTS                 | Principal and Interest • Interest Only   |
| REPAYMENT FREQUENCY        | Weekly • Fortnightly • Monthly   |
| PROPERTY REQUIREMENTS      | Registered First mortgage over Torrens, Strata or old system title   |
| SPECIFIC FEES              | <ul style="list-style-type: none"> <li>• No application fee</li> <li>• No annual fee</li> <li>• Legal fees from \$275</li> <li>• Title insurance fees from \$132 (for loans under \$600,000); higher for larger amounts</li> <li>• Break costs may apply if loan is repaid during any fixed rate period</li> </ul> |

### AVAILABLE LOAN FEATURES

- Redraw
- Offset
- Dynamic Repayments
- Inward Direct Debits / Credits
- Inward Portion Transfer (if a split loan)
- Inward Deposit Book Payment
- Split Loan Facility
- Inward BPAY®
- BPAY®
- Outward Third Party Direct Debits
- Outward Cheques (if a Line of Credit split exists)
- Loan Access System / Loan Access Card