

Our **Alt Doc loan** is for self-employed applicants who may not have 2 years tax returns available. It is fully featured and comes with a 100% offset account with the flexibility of redraw, online banking, unlimited additional repayments and a competitive rate.

Features	
Applicants	Self Employed sole trader, partnership, Company or Trust with min. 12 months ABN
Income Verification	Alt Doc – Self Declaration + Accountant letter or 6 months BAS or bank statements
Loan Purpose	Purchase or refinance residential investment or owner occupied property, debt consolidation and equity release (up to 80%).
Loan Amount	\$50,000 - \$1,750,000 <65% LVR (non-metro max \$1,000,000) \$50,000 - \$1,500,000 <70% LVR (non-metro max \$1,000,000) \$50,000 - \$1,250,000 <75% LVR (non-metro max \$750,000) \$50,000 - \$1,000,000 <80% LVR (non-metro max \$750,000) \$50,000 - \$750,000 Regional. Max \$2.5m Single Borrower exposure
Loan Term	Up to 30 years
Maximum LVR	80% Metro and 60% Regional
Cash out / Equity Release	Available
Lender Protection Fee	>70% LVR - 0.50% of loan amount
Internet & phone banking	Yes. Pay Anyone payments can be made to any Australian bank account
Interest Only	1 – 5 years. 0.30% loading applies
Fixed Rate	1 - 3 years. Add to variable rate: 0.15% for 1 year, 0.30% for 2 years, 0.50% for 3 years.
Construction	Available
Repayment Frequency	Monthly
Additional Repayments	Unlimited on variable rate loans
Fixed Rate Lock	Not available
Offset Account	Available (0.10% loading applies)
Loan Splits	Up to 4 loans
Redraw	Unlimited from the offset account only
Repayment Methods	Direct debit from an external bank account
Fees	Application Fee - \$395 (incl. valuation up to \$1M property value. Above \$1M - \$495) Annual Fee - \$395 (charged at settlement) Settlement Fee - \$250 Lender's Legal Fee - \$395 + disbursements Discharge Fee - \$895