

Our **Premium home loan** is fully featured that comes with an optional 100% offset account with the flexibility of redraw, online banking, choice of repayment frequency, unlimited additional repayments, no ongoing fees and a competitive rate that suits just about everyone.

### Features

<b>Applicants</b>	PAYG, Self-Employed, Company, Trust and Expat Permanent Australian Residents
<b>Income Verification</b>	Full Documentation
<b>Loan Purpose</b>	<ul style="list-style-type: none"> <li>- Purchase, Refinance, Debt Consolidation, Construction, Family Pledge and Business purpose.</li> <li>- Purchase of Kit / Transportable home acceptable.</li> <li>- Bridging loans – construct and sell or sale and purchase.</li> </ul>
<b>Loan Amount</b>	\$100,000 - \$1,500,000 (Restrictions may apply) (>70 LVR Maximum \$1.2m)
<b>Loan Term</b>	Up to 30 years
<b>Maximum LVR</b>	95% Purchase Owner Occupied, Vacant land (\$750k max loan) 90% Refinance, Investment & 90% Interest Only LVR restrictions apply to post code and loan amounts.
<b>Cash out / Equity Release</b>	Up to \$100,000 Over \$100,000 (subject to approval)
<b>LMI Capitalisation</b>	Up to 90% LVR
<b>Internet &amp; phone banking</b>	Yes. Pay Anyone payments can be made to any Australian bank account
<b>Interest Only Option</b>	1 – 5 years or during construction phase
<b>Fixed Interest Rate</b>	1 - 5 years. Additional repayments of up to \$20,000 per annum
<b>Construction</b>	\$100 per progress payment plus \$220 valuer fees to cover 2 standard progress inspections. Additional fees may apply depending on property location
<b>Repayment Frequency</b>	Weekly, Fortnightly, Monthly
<b>Additional Repayments</b>	No fee – Unlimited repayments to variable loans. Up to \$20,000 with fixed rate loans
<b>Fixed Rate Lock</b>	Not available
<b>Offset Account</b>	Available (0.05% loading applies)
<b>Loan Splits</b>	Up to 4 loans
<b>Redraw</b>	Up to \$5000 per day can be withdrawn online. Charges may apply where manual redraw is required.
<b>Repayment Methods</b>	BPAY - Available (Inward Only). Salary Credit - Not available (a third-party account is required for Direct Debits)
<b>Fees</b>	Application Fee - \$395 (incl. valuation up to \$1M property value. Above \$1M - \$495) Loan processing fee - \$250 (charged at settlement) Lender's Legal Fee - \$330 + disbursements (approx. \$475) Discharge Fee - \$495 + lender legal costs