

Loan Characteristics	
<b>Loan Term</b>	Up to 25 years.
<b>Loan Purpose</b>	Purchase, refinance, debt consolidation, business/investment & cash out
<b>Loan Size</b>	Minimum of \$100,000, Max \$3M
<b>Maximum Borrower Exposure</b>	\$10M
<b>Maximum LVR</b>	70%
<b>Mortgage Insurance</b>	Risk free in lieu of Lenders Mortgage Insurance.
<b>Acceptable Risk Grade</b>	Clear, Prime, CR1 & CR2
<b>Repayment Basis</b>	Principal, Interest and Fees. Interest Only for 5 years.
<b>Flexible Repayment Option</b>	Weekly, fortnightly and monthly. Monthly on Interest only.
<b>Security</b>	Retail shops, offices & light industrial warehouses.
<b>Location</b>	All locations considered
<b>Borrower Employment</b>	<p><b>Full Doc:</b> 2 Payslips &amp; Employment letter/contract OR last 2 years financials/tax assessments.</p> <p><b>Self Employed:</b> Borrower repayment declaration PLUS one of the following; Accountants letter or 12 months BAS statement or 12 months trading statements.</p> <p><b>Lease Doc:</b> Current Lease Agreement.</p>
<b>Borrower Credit History</b>	Clean and clear credit history.
<b>Income Assessment</b>	Borrower repayment declaration PLUS one of the following: accountants' letter (template available); 12 Month BAS or 12 Month trading statements.
<b>Clawback</b>	Nil
Fees and Charges	
<b>Application Fee</b>	From 1.25% of approval amount
<b>Lenders Legal &amp; Admin Fees</b>	At Cost
<b>Valuation</b>	By Quotation
<b>On-going Fees</b>	\$15 p/m
<b>Government Taxes and Duties</b>	As determined by the relevant State Government and vary in each state.
<b>Settlement Fee</b>	\$275
<b>Title insurance</b>	At Cost
Features and Benefits	
<b>Additional repayments</b>	Available on select products
<b>Redraw</b>	Available on select products
<b>Last Modified 03<sup>rd</sup> March 2020</b>	

Disclaimer: Any application for credit is subject to the financial institutions normal lending criteria. Fees and charges are applicable. If during our responsible lending assessment, it is deemed necessary to meet our obligations, multiple verification options may be sought. This fact sheet should only be used as a guide and does not include all details. The fact sheet is subject to change without notice and all rights reserved.