

Loan Characteristics	
Loan Term	30-year terms
Loan Purpose	☑ Purchase of owner-occupied properties, Home Improvement, Purchase of investment property Refinance Existing Mortgage; Debt Consolidation; and Equity Release/Cash Out.
Loan Size	Minimum of \$100,000 and maximum of \$750,000, subject to LVR and location guide.
Maximum Borrower Exposure	\$2,500,000
Mortgage Insurance	Payable by the borrower if LVR is greater than 80%
Repayment Basis	Principal, Interest and Fees OR Interest and Fees available ≤5 years (for loans ≤85% LVR).
Flexible Repayment Option	Weekly, fortnightly and monthly on Interest only.
Repayment Holiday Option	Not available
Top Up	Available, fees apply.
Family Guarantee / Third Party Security	Not available.
Genuine Savings	Only required for loans ≥80% LVR (5% over 3 months for owner occupied and investment.
Non Genuine Savings Option	Not available.
Progressive Drawdown	Not available.
Security	1st registered mortgage over residential properties only. Size of property not to exceed 25 acres., No vacant land or construction.
Location	Metro- Category 1, 2 and 3.
Rural	Not available.
Borrower Type	Personal, trust or company.
Borrower Employment	Permanent salary/wage employment (full-time or part-time) PAYG ☑ Contact employment , Casual, Excludes Self-Employed applicants, Loan application form to be completed and signed, Must include current income and financial position, Employment, income and finance verification required, Must have an NDI (Net disposable income) of at least 1:1 times total commitments
Borrower Credit History	Clean and clear credit history (certain small and paid defaults considered).
Income Assessment	Refer to Genworth serviceability guide.
Cash out	Restricted; subject to LMI and NCCP
Fees and Charges	
Application Fee	\$440
Lenders Legals	\$385 + Disbursements (charged at cost)
Settlement Fee	\$275
Valuation	\$375 or at cost if a higher fee applies
Title Insurance	At cost.
Ongoing Fees	\$120 p. a
Government Taxes and Duties	As determined by the relevant State Government and vary in each state.
Features and Benefits	
Split Loan	Available – additional fees apply
Switching	Not available – servicing restrictions may apply.
Portability	Available, new application required.
Line of Credit	Not available
Redraw Facility	Available
Offset Facility	Not available
Transactional Account	Not available
Deposit Book	Not available
Last Modified 13th December 2019	

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, its deemed necessary to meet our obligations, multiple verification options may be sought. This fact sheet should only be used for a guide and does not include all details. The fact sheet is subject to change without notice and all rights reserved.