

Optimiser PRIME Owner Occupied

Residential				
Loan Purpose	Purchase, Refinance & Equity Release			
Loan Term	<ul style="list-style-type: none"> 1-30 years Up to 5 years Interest Only available with letter of explanation (Up to 90% LVR) 			
Loan Amount	LVR	Loan Amount	Owner Occupied RTB	
	<70%	Metro & Non Metro	\$2,000,000	6.83%
	<75%	Metro & Non Metro	\$2,000,000	6.93%
	<80%	Metro & Non Metro	\$1,750,000	6.93%
	<90%	Metro & Non Metro	1,250,000	7.44%
	<95%	Metro & Non Metro	\$1,000,000	7.84%
	Jumbo Max 65%	Metro Non-Metro	\$2,500,000	POA
	Possible Loading:	Offset	Interest Only	
	No loading	Max LVR 90% 0.40%		
	Maximum single borrower exposure \$3mil			
Borrower Profile	Individual, Company or Trust accepted Up to 2 Telco/Utility defaults <\$1,000 each Negative reporting Self-Employed: <ul style="list-style-type: none"> ABN min 24 months GST registration min 12 months 			
Debt Consolidation	<ul style="list-style-type: none"> Unlimited debts can be refinanced to 90% LVR 			
Securities	Residential securities (metro and major regional) with a maximum land size of 25 acres (10 hectares)			
Maximum LVR	Up to 95%			
Cash Out	<ul style="list-style-type: none"> Unlimited up to 80% Business purpose acceptable No evidence required up to \$500,000 			
Required Income Documents (PAYG)	2 pay slips ONLY Policy requires the following: <ul style="list-style-type: none"> Credit score >600, NSI >\$500, DTI <6 and a Comprehensive Credit Report Otherwise pay slips require the following supplementary documents with negative reporting: <ul style="list-style-type: none"> 3 months bank account statements showing regular salary credits OR Income statement from the ATO (via MyGov) confirming previous FY and Current YTD income. Screenshot acceptable 			
Required Income Documents (Self-Employed)	<ul style="list-style-type: none"> Latest 2 years financials (personal and company) Individual Tax returns and Notice of Assessments and if applicable; Company Tax Returns, Trust Tax and Accountant generated financials with full Profit and Balance sheet. Alternative: The most recent years tax assessment & financials can be accepted stand alone for servicing, if the ABN has been registered for 2 years or greater and the clients individual credit score is ≥700 			
Fees	<ul style="list-style-type: none"> Establishment Fee: Nil Total Settlement Fees: \$1,085 ex application fee Annual Fee: \$395 Discharge Fee: \$895 Application Fee: \$299 Valuation Fee: from \$484 			