

Key Features

Full Doc OO rates starting from

6.83% p.a.

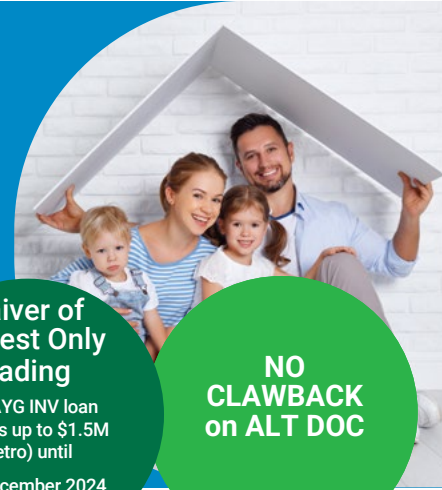
Full Doc Inv - rates starting from

6.99% p.a.

Alt Doc Pro rates starting from

7.23% p.a.

- No restrictions on Cash out to 80% LVR
- Offset available
- Self Employed Full Doc 1yr financials*
- Interest only up to 5yrs
- Conditional Approval within 48 hours
- ALT Doc - Accountants Declararion Only (up to 80% LVR)



0.10% p.a. rate reduction
For Alt Doc loans if a 2nd form of alternative income verification provided

Waiver of Interest Only loading
For PAYG INV loan amounts up to \$1.5M (metro) until 31st December 2024

NO CLAWBACK on ALT DOC

Product Overview

	LOAN LVR	FULL DOC OWNER OCC	FULL DOC INVESTMENT	ALT DOC PRO
Variable Interest Rate¹	LVR ≤ 60%	6.83%	6.99%	7.23%
	LVR > 60% to ≤ 65%	6.83%	6.99%	7.23%
	LVR > 65% to ≤ 70%	6.83%	6.99%	7.23%
	LVR > 70% to ≤ 75%	6.93%	6.99%	7.28%
	LVR > 75% to ≤ 80%	6.93%	6.99%	7.28%
	LVR ≤ 60% Regional	–	–	7.28%
Min. Loan Amount		\$100K	\$100K	\$100K
Max. Loan Amount	LVR ≤ 60%	\$2.0M	\$2.5M	\$2.5M
	LVR > 60% to ≤ 65%	\$2.0M	\$2.5M	\$2.5M
	LVR > 65% to ≤ 70%	\$2.0M	\$2.0M	\$2.0M
	LVR > 70% to ≤ 75%	\$2.0M	\$2.0M	\$2.0M
	LVR > 75% to ≤ 80%	\$1.75M	\$1.75M	\$1.75M
	LVR ≤ 60% Regional	–	–	\$750K
Risk Fees	LVR > 60% to ≤ 70%	–	–	0.50%
	LVR > 70% to ≤ 80%	–	–	1.00%
Offset Premium		NIL		0.10% p.a. loading to the applicable rate
Jumbo Premium > \$1.0M – <= \$1.5M				
Jumbo Premium > \$1.25M – <= \$1.5M				
Jumbo Premium > \$1.5M				0.50%
Loan Term		Up to 30 years (Max. 5 years Interest Only)		
Interest Only Premium		0.40% p.a. loading to the applicable rate		0.30% p.a. loading to the applicable rate
Investor Premium		NIL		0.20%
Borrower Type		PAYG and Self Employed (Companies, Trusts Acceptable)		
Repayment Type		P&I and I/O		
Security		Registered 1st Mortgage Security		

WAIVED for PAYG applications - see above

Jumbo Premium WAIVED

Investor Premium WAIVED

Fees and Charges

Application	\$990	Valuation	\$275 or At Cost
Legal ³	\$395		
Settlement	\$295	Annual Package	\$395 p.a. ²
Discharge	\$895		

Document Checklist

SALARY AND WAGE EARNERS (PAYG)

2 computerised payslips and
Tax Assessment Notice or;
PAYG Payment Summary

SELF EMPLOYED FULL DOC

Last 2 years lodged business tax returns and financials
Last 2 years lodged personal tax returns and tax
assessments notices

* Only 1 year required where ABN >4 years & credit score >700.

SELF EMPLOYED ALT DOC

Signed Self – Declaration of Income by Borrower

And one of the following (up to 80% LVR) for Alt Doc Pro*

Signed Arthurmac Accountant's Declaration
12 months BAS statement from ATO Portal
12 months business statements

* Submit 2 forms from the above alternative income verification options to receive 0.10% discount.



1. The variable interest rate is calculated by reference to the variable interest rate plus or minus an Applicable Margin.
2. The annual package fee for Year 1 is payable at settlement and on the annual settlement anniversary thereafter.
3. Plus Search Fee and Registration Fee

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