

Key Features

Residential rates

8.99% p.a.

Commercial rates

9.99% p.a.

- No Accountant Dec needed
- Self Declaration Only
- NO CLAWBACK
- Loan Terms 6 mths - 3 yrs
- Prepaid Interest Available for 1 yr
- Vacant Land to 50% Metro Only
- Non-Code Loans Only
- Conditional Approval within 48 hours

Vacant Land
to 50% LVR
- Metro Only

No
Accountant
Dec Needed

NO
CLAWBACK!!

Product Overview

	CLIENT LVR	RESIDENTIAL	COMMERCIAL
Variable Interest Rate¹			
	LVR > 50%	8.99%	9.99%
	LVR > 60%	8.99%	9.99%
	LVR > 65%	8.99%	9.99%
Min. Loan Amount		\$100K	\$50K
Max. Loan Amount			
	LVR > 50%	\$2.5M	\$3.0M
	LVR > 60%	\$2.5M	\$3.0M
	LVR > 65%	\$2.5M	\$3.0M
Risk Fees			
	LVR > 50%	1.00%	1.50%
	LVR > 60%	1.00%	1.50%
	LVR > 65%	1.00%	1.50%
Maximum Prepaid Period (not mandatory)		0 - 12 months.	0 - 12 months.
Prepaid Loading		0.50% p.a.	0.50% p.a.
Equity Release		Max LVR 50%	Max LVR 50%
Loan Term		Minimum 6 months - Maximum 3 years	
Borrower Type		Self Employed (Companies, Trusts Acceptable)	
Minimum ABN		12 Months	
Repayment Type		I/O Only	
Security		Registered 1st Mortgage Security	

Fees and Charges

Application	0.50%	Valuation	At Cost
Legal ³	\$1,500		
Settlement	\$395	Annual Package	\$395 p.a. ²
Discharge	\$895		
Early Repayment	3 months of interest (first 6 mths)		

Document Checklist

Signed Self – Declaration of Income by Borrower

Arthurmac KYC Form

Australian Drivers Licence

Australian Foreign Passport

PURCHASE

Signed Copy of Sale/ Purchase Contract including
Section 32 or copy of title

Copy of deposit receipts

Completed Application Form

Copy of Trust Deed (all Trust applications)

Signed & Dated Mandate / Fee for Service (max 2% + GST)

REFINANCE

Copy of council rates notice

6 months statements on all mortgage facilities being
refinanced (issued within 6 weeks of application)



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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