

## Key Features

Residential rates starting from

# 7.75% p.a.

Commercial rates starting from

# 7.99% p.a.

- **\*\*NEW\*\*** Quick Doc product available
- Vacant Land to 50% Metro Only
- Up to 80% LVR
- Alt Doc & Lease Doc & Quick Doc
- Interest only up to 5yrs
- Non-Code loan
- Residential to \$3.0M max loan amount
- Conditional approval within 48 hours

**Quick Doc & Vacant Land (to 50%) Available**

**Alt Doc – Accountants Declaration Only (up to 80% LVR)**

**NO CLAWBACK on COMMERCIAL!!**

## Product Overview

	CLIENT LVR	RESIDENTIAL	COMMERCIAL
<b>Variable Interest Rate<sup>1</sup></b>	LVR ≤ 60%	7.75%	7.99%
	LVR > 60% to ≤ 65%	7.85%	7.99%
	LVR > 65% to ≤ 70%	8.05%	8.29%
	LVR > 70% to ≤ 75%	8.35%	8.49%
	LVR > 75% to ≤ 80%	8.35%	–
<b>Min. Loan Amount</b>		\$100K	\$100K
<b>Max. Loan Amount</b>	LVR ≤ 60%	\$3.0M	\$3.0M
	LVR > 60% to ≤ 65%	\$3.0M	\$3.0M
	LVR > 65% to ≤ 70%	\$2.0M	\$2.0M
	LVR > 70% to ≤ 80%	\$2.0M (75%) \$1.5M (80%)	\$2.0M (75%)
<b>Risk Fees</b>	LVR ≤ 60%	–	0.50%
	LVR > 60% to ≤ 65%	0.50%	0.50%
	LVR > 65% to ≤ 70%	1.00%	1.00%
	LVR > 70% to ≤ 75%	1.25%	1.00%
<b>Lease Doc Loading</b>		N/A	0.20% p.a. to 65% LVR 0.10% p.a. to 70% LVR
<b>Jumbo Premium &gt;\$1.0M</b>		WAIVED	WAIVED
<b>Jumbo Premium &gt; \$2.0M</b>			
<b>Loan Term</b>		Up to 30 years (Max. 5 years Interest Only)	
<b>Interest Only Loading</b>		0.30% p.a. to the applicable rate	WAIVED* <small>* for applications received by 31 Dec 2024</small>
<b>Alt Doc Loading</b>		0.30% p.a. to the applicable rate	0.50% p.a. to the applicable rate
<b>Borrower Type</b>		PAYG and Self Employed (Companies, Trusts Acceptable)	
<b>Repayment Type</b>		P&I and I/O	
<b>Security</b>		Registered 1st Mortgage Security	

# Fees and Charges

<b>Application</b>	0.50%	<b>Valuation</b>	At Cost
<b>Legal</b> <sup>3</sup>	\$1,500		
<b>Settlement</b>	\$395	<b>Annual Package</b>	\$395 p.a. <sup>2</sup>
<b>Discharge</b>	\$895		
<b>Early Repayment</b>	3 months of interest (first 3yrs)	<b>Early Repayment Waiver</b>	1.50% fee

## 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:

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

### LEASE DOC

Copy of current Lease



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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