

Key Features

Full Doc 00 rates starting from

6.04% p.a.

Full Doc Inv - rates starting from

6.24% p.a.

Alt Doc O/O rates starting from

6.24% 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 Declaration Only (up to 80% LVR)
- \$0 Risk fees



NO CLAWBACK!!

\$0 Risk fees

Waiver of Interest Only loading

For PAYG INV loans (metro)

From 6.24% O/O Alt Doc

Product Overview

	LOAN LVR	FULL DOC OWNER OCC	FULL DOC INVESTMENT	ALT DOC OWNER OCC	ALT DOC INVESTMENT
Variable Interest Rate¹	LVR ≤ 60%	6.04%	6.24%	6.24%	6.64%
	LVR > 60% to ≤ 65%	6.04%	6.24%	6.24%	6.64%
	LVR > 65% to ≤ 70%	6.24%	6.34%	6.54%	6.74%
	LVR > 70% to ≤ 75%	6.34%	6.44%	6.68%	6.88%
	LVR > 75% to ≤ 80%	6.34%	6.44%	6.68%	6.88%
	LVR ≤ 60% Regional	-	-	6.43%	6.63%
Min. Loan Amount		\$100K	\$100K	\$100K	\$100K
Max. Loan Amount	LVR ≤ 60%	\$3.0M	\$2.0M	\$3.0M	\$3.0M
	LVR > 60% to ≤ 65%	\$3.0M	\$2.0M	\$3.0M	\$3.0M
	LVR > 65% to ≤ 70%	\$2.0M	\$2.0M	\$2.0M	\$2.0M
	LVR > 70% to ≤ 75%	\$2.0M	\$2.0M	\$2.0M	\$2.0M
	LVR > 75% to ≤ 80%	\$1.75M	\$1.75M	\$1.75M	\$1.75M
	LVR ≤ 60% Regional	-	-	\$750K	\$750K
Risk Fees		-	-	-	-
App Fees	LVR up to ≤ 70%	-	-	0.50%	0.50%
	LVR > 70% to ≤ 80%	-	-	1.00%	1.00%
Offset Premium		NIL	NIL	0.10% p.a. loading to the applicable rate	
Loan Term		Up to 30 years (Max. 5 years Interest Only)			
Interest Only Premium		0.20% p.a. loading to the applicable rate		0.20% p.a. loading to the applicable rate	
Investor Premium		N/A			0.10% p.a. loading < \$2M
Borrower Type		PAYG and Self Employed (Companies, Trusts Acceptable)			
Repayment Type		P&I and I/O			
Security		Registered 1st Mortgage Security			

Fees and Charges

Application Full Doc	WAIVED	Application Alt Doc	<70 LVR=0.50%, >70LVR=1.00%
Legal ³	\$395	Valuation	\$335 or At Cost
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 >2 years & credit score >700.

SELF EMPLOYED ALT DOC

Signed Self Employed Declaration of Income by Borrower

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

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 up to 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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