

Key Features

Residential rates

8.49% p.a

Commercial rates

9.49% 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 Declaration required

NO CLAWBACK!!

Product Overview

	CLIENT LVR	RESIDENTIAL	COMMERCIAL
Variable Interest Rate¹			
	LVR > 50%	8.49%	9.49%
	LVR > 60%	8.49%	9.49%
	LVR > 65%	8.49%	9.49%
Min. Loan Amount		\$100K	\$100K
Max. Loan Amount			
	LVR > 0% to 50%	\$2.5M	\$3.0M
	LVR > 50% to 60%	\$2.5M	\$3.0M
	LVR > 60% to 65%	\$2.5M	\$3.0M
Risk Fees			
	LVR > 0% to 50%	1.25%	1.25%
	LVR > 50% to 60%	1.25%	1.25%
	LVR > 60% to 65%	1.25%	1.25%
Maximum Prepaid Period (not mandatory)		0 - 1 months	0 - 1 months
Prepaid Loading		0.50% p.a.	0.50% p.a.
Equity Release		Max up to 50% of LVR	Max up to 50% of LVR
Loan Term		Minimum 6 months - Maximum 3 years	
Borrower Type		Self Employed (Companies, Trusts Acceptable)	
Minimum ABN		1 Month	
Repayment Type		I/O Only	
Security		Registered 1st Mortgage Security	



Fees and Charges

Application	\$990	Valuation	At Cost
Legal ³	\$1,500		
Settlement	\$395	Annual Package	\$395 p.a. ²
Discharge	\$1,295		
Early Repayment	3 months of interest (first 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
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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