

## Key Features

Residential rates starting from

# 7.25% p.a.

Commercial rates starting from

# 7.29% p.a.

- Commercial & Residential
- 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

Interest Only & Lease Doc Loading Waived on Commercial

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

NO CLAWBACK

## Product Overview

	LVR BAND	RESIDENTIAL	COMMERCIAL
<b>Variable Interest Rate<sup>1</sup></b>	LVR ≤ 60%	7.25%	7.29%
	LVR > 60% to ≤ 65%	7.35%	7.29%
	LVR > 65% to ≤ 70%	7.55%	7.49%
	LVR > 70% to ≤ 75%	7.85%	7.89%
	LVR > 75% to ≤ 80%	7.85%	–
<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	\$3.0M
	LVR > 70% to ≤ 80%	\$2.0M	\$3.0M (75%)
<b>Risk Fees</b>	LVR ≤ 60%	–	0.50%
	LVR > 60% to ≤ 65%	0.50%	0.50%
	LVR > 65% to ≤ 70%	1.00%	0.50%
	LVR > 70% to ≤ 75%	1.25%	0.50%
<b>Lease Doc Loading</b>		N/A	WAIVED
<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
<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>	<b>Residential</b> \$990	<b>Commercial</b> 0.50%	
<b>Legal</b> <sup>3</sup>	\$1,500	<b>Valuation</b>	At Cost
<b>Settlement</b>	\$395	<b>Annual Package</b>	\$395 p.a. <sup>2</sup>
<b>Discharge</b>	\$1,295		
<b>Early Repayment</b>	3 months of interest (first 5 yrs)	<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 1 year lodged business tax returns and financials \*  
Last 1 year lodged personal tax returns and assessment notices \*  
\* Where the ABN > 2 years & credit score > 700

### SELF EMPLOYED ALT DOC

Signed Self Employed 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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