

## 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 Declaration required

NO CLAWBACK!!

## Product Overview

	CLIENT LVR	RESIDENTIAL	COMMERCIAL
<b>Variable Interest Rate<sup>1</sup></b>			
	LVR > 50%	8.99%	9.99%
	LVR > 60%	8.99%	9.99%
	LVR > 65%	8.99%	9.99%
<b>Min. Loan Amount</b>		\$100K	\$100K
<b>Max. Loan Amount</b>			
	LVR > 0% to 50%	\$2.5M	\$3.0M
	LVR > 50% to 60%	\$2.5M	\$3.0M
	LVR > 60% to 65%	\$2.5M	\$3.0M
<b>Risk Fees</b>			
	LVR > 0% to 50%	1.25%	1.25%
	LVR > 50% to 60%	1.25%	1.25%
	LVR > 60% to 65%	1.25%	1.25%
<b>Maximum Prepaid Period (not mandatory)</b>		0 - 1 months	0 - 1 months
<b>Prepaid Loading</b>		0.50% p.a.	0.50% p.a.
<b>Equity Release</b>		Max up to 50% of LVR	Max up to 50% of LVR
<b>Loan Term</b>		Minimum 6 months - Maximum 3 years	
<b>Borrower Type</b>		Self Employed (Companies, Trusts Acceptable)	
<b>Minimum ABN</b>		1 Month	
<b>Repayment Type</b>		I/O Only	
<b>Security</b>		Registered 1st Mortgage Security	



# Fees and Charges

<b>Application</b>	\$990	<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>	\$1,295		
<b>Early Repayment</b>	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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