

## Key Features

Near Prime rates starting from

**7.19% p.a.**

Specialist rates starting from

**8.29% p.a.**

Specialist Plus rates starting from

**9.90% p.a.**

- Near Prime (1 Credit Event)
- Specialist (More than 1 Credit Event inc. one past instance of mortgage arrears)
- Specialist Plus (More than 1 Credit Event inc. more than one past instance of mortgage arrears)
- Self Employed Full Doc 1yr financials
- Alt Doc up to 80%
- Conditional Approval within 48 hours
- Up to 80% LVR
- Offset available



**Unlimited Defaults  
Event Based  
Arrears OK**

**Alt Doc –  
Accountants  
Declaration  
Only**

(up to 80% LVR)

## Product Overview

	Client IVR	NEAR PRIME	SPECIALIST	SPECIALIST PLUS
<b>Variable Interest Rate<sup>1</sup></b>	LVR ≤ 50%	7.19%	8.29%	9.90%
	LVR > 50% to ≤ 60%	7.19%	8.29%	9.90%
	LVR > 60% to ≤ 65%	7.19%	8.50%	9.90%
	LVR > 65% to ≤ 70%	7.19%	8.50%	9.90%
	LVR > 70% to ≤ 75%	6.49%	9.10%	10.20%
	LVR > 75% to ≤ 80%	6.49%	9.75%	10.60%
	LVR ≤ 60% Regional	6.24%	9.05%	10.35%
<b>Min. Loan Amount</b>		\$50K	\$50K	\$50K
<b>Max. Loan Amount</b>	LVR ≤ 50%	\$2.00M	\$1.5M	\$1.0M
	LVR > 50% to ≤ 60%	\$2.00M	\$1.5M	\$1.0M
	LVR > 60% to ≤ 65%	\$2.00M	\$1.25M	\$1.0M
	LVR > 65% to ≤ 70%	\$2.00M	\$1.25M	\$1.0M
	LVR > 70% to ≤ 75%	\$2.00M	\$1.25M	\$750K
	LVR > 75% to ≤ 80%	\$1.75M	\$1.25M	\$750K
	LVR ≤ 60% Regional	\$750K	\$750K	\$750K
<b>Risk Fees</b>	LVR ≤ 60%	1.00%*	1.00%*	1.00%
	LVR ≤ 65%	1.00%*	1.00%*	1.00%
	LVR ≤ 70%	1.00%*	1.00%*	1.20%
	LVR ≤ 75%	1.00%*	1.00%*	1.50%
	LVR ≤ 80%	1.00%*	1.00%*	1.50%
	LVR ≤ 60% Regional	1.00%*	1.00%*	1.50%
<b>Offset Premium</b>		0.10% p.a. loading to the applicable rate		
<b>Jumbo Premium &gt; \$1.0M</b>			0.30% p.a. loading	
<b>Jumbo Premium &gt; \$1.5M</b>		0.30% p.a. loading		
<b>Alt Doc Premium</b>		0.25% p.a. loading	0.30% p.a. loading to applicable rate	
<b>Loan Term</b>		Up to 30 years (Max. 5 years Interest Only)		
<b>Interest Only Premium</b>		0.30% p.a. loading to applicable rate		
<b>Investor Premium</b>		0.25% p.a. loading	0.30% p.a. loading to 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>	Near Prime & Specialist - \$990	Specialist Plus - 0.55%	<b>Valuation</b>	At Cost
<b>Establishment Fee</b>	Specialist & Specialist Plus \$1,500	Near Prime \$990		
<b>Settlement</b>	Near Prime & Specialist - \$295	Specialist Plus - \$395	<b>Legal</b> <sup>3</sup>	\$995
<b>Discharge</b>	\$895		<b>Annual Package</b>	\$395 p.a. <sup>2</sup>

## 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 (up to 80% LVR);

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



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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