

## Key Features

Residential rates starting from

# 7.75% p.a.

Commercial rates starting from

# 7.79% 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%	7.75%	7.79%
	LVR > 60% to ≤ 65%	7.85%	7.79%
	LVR > 65% to ≤ 70%	8.05%	7.99%
	LVR > 70% to ≤ 75%	8.35%	8.39%
	LVR > 75% to ≤ 80%	8.35%	–
<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>	\$990
<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

**Disclaimer:** This document is not an offer of finance for any person and the delivery of this document to any person does not constitute an offer of finance that can be relied on. Any finance that may be provided by us to you will only be considered after we have received the required information from you and have conducted our own checks and assessments. We reserve the right to refuse finance to any person for whatever reason in our absolute discretion.

**Privacy:** In the event that Arthurmac & Co Pty Ltd collects any private information from you then we will deal with that information in accordance with our Privacy Policy which is located at [www.arthurmac.com.au](http://www.arthurmac.com.au).