

Key Features

Near Prime rates starting from

7.19% p.a.

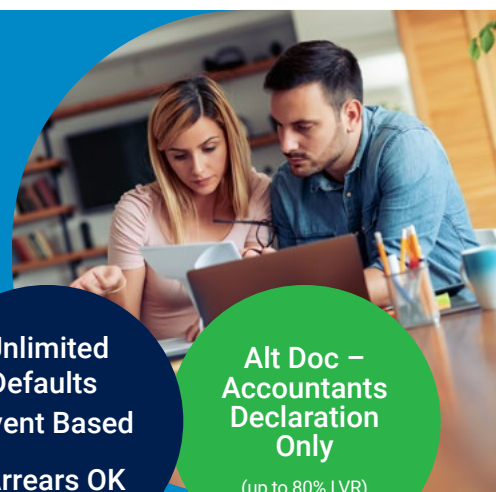
Specialist rates starting from

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 LVR	NEAR PRIME	SPECIALIST	SPECIALIST PLUS
Variable Interest Rate ¹	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%	7.49%	9.10%	10.20%
	LVR > 75% to ≤ 80%	7.49%	9.30%	10.60%
	LVR ≤ 60% Regional	7.49%	9.30%	10.60%
Min. Loan Amount		\$50K	\$50K	\$50K
Max. Loan Amount	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
Risk Fees	LVR ≤ 60%	1.00%*	1.00%*	1.00%
	LVR ≤ 65%	1.00%*	1.00%*	1.00%
	LVR ≤ 70%	1.00%*	1.00%*	1.20%
* Add 0.25% for Near Prime Alt Doc and Specialist Alt Doc	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%
Offset Premium		0.10% p.a. loading to the applicable rate		
Jumbo Premium > \$1.0M			0.30% p.a. loading	
Jumbo Premium > \$1.5M		0.30% p.a. loading		
Alt Doc Premium		0.25% p.a. loading	0.30% p.a. loading to applicable rate	
Loan Term		Up to 30 years (Max. 5 years Interest Only)		
Interest Only Premium		0.30% p.a. loading to applicable rate		
Investor Premium		0.25% p.a. loading	0.30% p.a. loading to applicable rate	
Borrower Type		PAYG and Self Employed (Companies, Trusts Acceptable)		
Repayment Type		P&I and I/O		
Security		Registered 1st Mortgage Security		



Fees and Charges

Application	Near Prime & Specialist - \$990	Specialist Plus - 0.55%	Valuation	At Cost
Establishment Fee	Specialist & Specialist Plus \$1,500	Near Prime \$990		
Settlement	Near Prime & Specialist - \$295	Specialist Plus - \$395	Legal ³	\$995
Discharge	\$895		Annual Package	\$395 p.a. ²

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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