

Key Features

Full Doc 00 rates starting from

* **6.34% p.a.**

Full Doc Inv - rates starting from

* **6.64% p.a.**

Alt Doc O/O rates starting from

6.74% p.a.

- No restrictions on Cash out to 80% LVR
- Offset available
- Self Employed Full Doc 1yr financials*
- Interest only up to 5yrs
- Conditional Approval within 48 hours
- ALT Doc - Accountants Declaration Only (up to 80% LVR)
- \$0 Risk fees



INV Full Doc
Less than
70% LVR
Reduced to
***6.64%**

**Waiver of
Interest Only
loading**

For PAYG
INV loans (metro)

O/O Full Doc
Less than
70% LVR
Reduced to
***6.34%**

Product Overview

Product Overview		LOAN LVR	FULL DOC OWNER OCC	FULL DOC INVESTMENT	ALT DOC OWNER OCC	ALT DOC INVESTMENT
Variable Interest Rate ¹		LVR ≤ 60%	6.34%	6.64%	6.74%	7.04%
		LVR > 60% to ≤ 65%	6.34%	6.64%	6.74%	7.04%
		LVR > 65% to ≤ 70%	6.34%	6.64%	7.04%	7.29%
		LVR > 70% to ≤ 75%	6.84%	6.94%	7.18%	7.38%
		LVR > 75% to ≤ 80%	6.84%	6.94%	7.18%	7.38%
		LVR > 80% to ≤ 90%	7.24%	7.44%	–	–
		LVR > 90% to ≤ 95%	7.84%	8.24%	–	–
		LVR ≤ 60% Regional	–	–	7.18%	7.38%
Min. Loan Amount			\$100K	\$100K	\$100K	\$100K
Max. Loan Amount		LVR ≤ 60%	\$3.0M	\$2.0M	\$3.0M	\$3.0M
		LVR > 60% to ≤ 65%	\$3.0M	\$2.0M	\$3.0M	\$3.0M
		LVR > 65% to ≤ 70%	\$2.0M	\$2.0M	\$2.0M	\$2.0M
		LVR > 70% to ≤ 75%	\$2.0M	\$2.0M	\$2.0M	\$2.0M
		LVR > 75% to ≤ 80%	\$1.75M	\$1.75M	\$1.75M	\$1.75M
		LVR > 80% to ≤ 90%	\$1.25M	\$1.25M		
		LVR ≤ 60% Regional	–	–	\$750K	\$750K
Risk Fees			–	–	–	–
App Fees		LVR up to ≤ 70%	–	–	0.50%	0.50%
		LVR > 70% to ≤ 80%	–	–	1.00%	1.00%
Offset Premium			NIL	NIL	0.10% p.a. loading to the applicable rate	
Loan Term			Up to 30 years (Max. 5 years Interest Only)			
Interest Only Premium			0.20% < 70% - 0.40% > 70%		0.20% p.a. loading to the applicable rate	
			loading to the applicable rate			
Investor Premium			N/A			N/A
Borrower Type			PAYG and Self Employed (Companies, Trusts Acceptable)			
Repayment Type			P&I and I/O			
Security			Registered 1st Mortgage Security			

* for loan amounts less than \$1,000,000

Fees and Charges

Application Full Doc	WAIVED	Application Alt Doc	<70 LVR=0.50%, >70LVR=1.00%
Legal ³	\$395	Valuation	\$335 or At Cost
Settlement	\$295	Annual Package	\$395 p.a. ²
Discharge	\$895		

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 >2 years & credit score >700.

SELF EMPLOYED ALT DOC

Signed Self Employed Declaration of Income by Borrower

And one of the following (up to 80% LVR) for Alt Doc*

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

* Submit 2 forms from the above alternative income verification options to receive up to 0.10% discount.



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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