Venture

arthurmac

Key Features

Residential rates starting from

7.75% p.a.

Commercial rates starting from

7.59% 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
Variable Interest Rate[1]	LVR ≤ 60%	7.75%	7.59%
	LVR > 60% to ≤ 65%	7.85%	7.59%
	LVR > 65% to ≤ 70%	8.05%	7.99%
	LVR > 70% to ≤ 75%	8.35%	8.39%
	LVR > 75% to ≤ 80%	8.35%	–
Min. Loan Amount		$100K	$100K
Max. Loan Amount	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%)
Risk Fees	LVR ≤ 60%	–	0.50%
	LVR > 60% to ≤ 65%	0.50%	0.50%
	LVR > 65% to ≤ 70%	1.00%	0.50%
	LVR > 70% to ≤ 80%	1.25%	0.50%
Lease Doc Loading		N/A	WAIVED
Loan Term		Up to 30 years (Max. 5 years Interest Only)	
Interest Only Loading		0.30% p.a to the applicable rate	WAIVED
Alt Doc Loading		0.30% p.a to the applicable rate	0.50% p.a. to the applicable rate
Borrower Type		PAYG and Self Employed (Companies, Trusts Acceptable)	
Repayment Type		P&I and I/O	
Security		Registered 1st Mortgage Security	

Email: scenarios@arthurmac.com.au Phone: 1300 125 556 or 03 9585 0090
ABN 44 114 517 752 ACL 385074 www.arthurmac.com.au

Fees and Charges

Application	Residential $990	Commercial	$990
Legal [3]	$1,500	**Valuation**	At Cost
Settlement	$395	**Annual Package**	$395 p.a.[2]
Discharge	$1,295		
Early Repayment	3 months of interest (first 3 yrs)	**Early Repayment Waiver**	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

arthurmac

Email: scenarios@arthurmac.com.au Phone: 1300 125 556 or 03 9585 0090
ABN 44 114 517 752 ACL 385074 www.arthurmac.com.au