





- Max LVR 90%
- Must be in a Company & Trust application.
- Max Borrower Exposure \$ 3M
- Fast Approval
- Client Online Portal
- 100% Offset Account
- NDIS Properties acceptable



DOCUMENTS CHECKLIST

Lifestyle Group Application Form

Lifestyle Group Calculator Note no debt multiplier

100 Points ID

_

Equifax Credit Report

Water Rates, Council rates and Strata Levies as applicable

Contract Of Sale for a purchase

For a refinance 6 months home loan statements

PAYG full time Income: latest 3 payslips

3 months Banks statements showing salary deposits.

Self-employed income: last 2 individuals tax returns, last two notice of assessment, last two company financials and last 2 company tax returns.

- Copy of the Cash Management Bank Account
- Last 2 years Audited SMSF Tax Returns,
- Last 2 years SMSF Financial Statements

INTEREST RATES

FEES

FULL Doc	LVR & Rates*				
	60%	70%	80%	90%	-
\$100K ≤ 1 000 000++	6.99%	7.20%	7.40%	8.40%	-
\$1.0M ≤ \$1 500 000++	6.99%	7.20%	7.40%**	8.40%**	-
\$1.5M ≤ \$2 000 000++	6.99%**	7.20%**	7.40%	-	-
\$2.0M ≤ \$3 000 000++	7.50%**	7.70%**	-	-	-

++For Interest Only please add .40% to the above rates.

VALUATION FEE Payable when ordering valuation (Please	From \$330	ANNUAL FEE	\$395.00	
note this is an estimate only and may vary with each property)		** Lenders Risk Fee Applies for all loans greater		
APPLICATION FEE	\$ 660.00	LVR >85% is 2.00%, > 90% is 3.00%)		
Legal FEE Plus government fees and charges	From \$795.00	All fees are payable at settlement. (Except valuation fee)		

Lifestyle Home Loan Financial Services Pty Ltd ABN 97 140 609 758 | ACL 394510 Phone number: 1300 810 903 Email: info@acfgroup.com.au Website: acfgroup.com.au Trading address: 155 Marion Street Leichardt, Sydney Your Manager Pty Ltd ABN 14 142 152 323 | ACL 506104 V: 19062023 Phone number: 1300 214 450 | Fax: 02 8205 8393 Email: customerservice@yourmanager.com.au Website: yourmanager.com.au Trading address: Suite 2, Level 3A, 1 Bligh Street , Sydney 2000

