



- **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

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.

FEES

VALUATION FEE

From \$330

Payable when ordering valuation (Please note this is an estimate only and may vary with each property)

APPLICATION FEE

\$ 660.00

Legal FEE

From \$795.00

Plus government fees and charges

ANNUAL FEE

\$395.00

**** Lenders Risk Fee Applies for all loans greater**

LVR >85% is 2.00%, > 90% is 3.00%)

All fees are payable at settlement. (Except valuation fee)