

Platinum Alt Doc Residential Home Loan



- Max LVR 80%
- Individuals, Company & Trust applicants accepted.
- Max Single Borrower Exposure \$5M
- Fast Approval
- Client Online Portal & Offset Account
- Easy Cash Out Policy



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 or
- For a refinance last 6 months home loan statements
- Requirements: Alt Doc Loans Applicants must provide a Self-Declaration of income.

Plus one of the following

- Accountants Declaration
- Latest 6 Months of BAS
- 12 Months of Business Banking Statements



INTEREST RATES

Alt Doc	LVR & Rates				
	65%	70%	75%	80%	-
\$100K ≤ \$ 1 750 000 **	7.14%	-	-	-	-
\$100K ≤ \$ 1 500 000**	-	7.14%	-	-	-
\$100K ≤ \$1 250 000**	-	-	7.34%	-	-
\$ 100K < \$1 000 000	-	_	-	7.34%	-



FEES

VALUATION FEE Payable prior to ordering valuation	To Be Quoted
APPLICATION FEE	\$ 660.00
ESTABLISMENT FEE From	1.10%
Legal FEE Plus government fees and charges	From \$395.00

- ** Loans greater than \$ 1.5 Mill rate loading applies.
- + Interest Only add .30% to the above rates.
- ++ Investor Loading add .50% to the above rates.

ANNUAL FEE	\$395.00	
SETTLEMENT FEE	\$250.00	
All foos are navable at cottlement (Eyeent valuation fee)		

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

Risk Fee Matrix:

For Owner Occupied Nil

For Investors - > 60% to 70% is 0.50%

>70% to 80% is 1.00%

Minimum Loan Term 3 years

V: 15052023

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