



- **Max LVR 75%**
- **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 or current Bank statements
- **Requirements: Alt Doc Loans**
Applicants must provide a Self-Declaration of income.

Then a Choice of - Accountants Declaration
 - Latest 6 months of BAS
 - 12 months of business banking statements.

Requirements: Alt Doc Loans

- Minimum 12 months remaining on lease.
- Commercial Properties Only.

INTEREST RATES

Alt Doc	LVR & Rates				
	60%	65%	70%	75%	-
\$100K ≤ \$ 3 000 000	8.34%	8.64%	-	-	-
\$100K ≤ \$2 000 000	-	-	8.94%	-	-
\$150K ≤ \$1 500 000	-	-	-	9.34%	-
** Lease Doc Rates discount the above rate by .30%			-	-	-

FEES

VALUATION FEE Payable prior to ordering valuation	To Be Quoted
APPLICATION FEE	\$ 660.00
ESTABLISHMENT FEE From	1.10%
Legal FEE Plus government fees and charges	From \$395

+ Interest Only add .30% to the above rates.

ANNUAL FEE	\$395.00
SETTLEMENT FEE	\$395.00

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

Risk Fee Matrix:

- 60% is 0.50%
- 60% up to 70% is 1.00%
- 70% up to 75% is 1.25%

Minimum Loan Term 3 years