



- Max LVR 75%
- Individuals, Company & Trust applicants accepted.
- Max Single Borrower Exposure \$5M
- Fast Approval
- Client Online Portal & Offset Account
- Easy Cash Out Policy

Platinum Alt & Lease Doc Commercial Loan



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	
ESTABLISMENT FEE From	1.10%	
egal 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%

V: 15052023

Minimum Loan Term 3 years

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

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

