



- **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
- PAYG full time Income: latest 2 payslips  
credit Score > 600 & an overall NSI > \$500 & DTI < 6
- Self-employed income: last 2 individuals tax returns, last two notice of assessment, last two company financials and last 2 company tax returns  
(Please note that if the ABN has been registered over 4 years, individual credit score over 699 points, the most recent years tax assessment & financials could be accepted)

## INTEREST RATES

Full Doc	LVR & Rates*				
	60%	65%	70%	75%	-
\$100K ≤ \$ 3 000 000	7.84%	8.14%	-	-	-
\$100K ≤ \$ 2 000 000	-	-	8.44%	-	-
\$150K ≤ \$ 1 500 000	-	-	-	8.84%	-
			-	-	-

## FEES

<b>VALUATION FEE</b> Payable when ordering valuation (Please note this is an estimate only and may vary with each property)	<b>To Be Quoted</b>	<b>ANNUAL FEE</b>	<b>\$395.00</b>
<b>APPLICATION FEE</b>	<b>\$ 660.00</b>	<b>SETTLEMENT FEE</b>	<b>\$395.00</b>
<b>ESTABLISHMENT FEE From</b>	<b>1.10%</b>	All fees are payable at settlement. (Except valuation fee)	
<b>Legal FEE</b> Plus government fees and charges	<b>From \$395</b>	Risk Fee Matrix:	
		<ul style="list-style-type: none"> <li>• 60% is 0.50%</li> <li>• 60% up to 70% is 1.00%</li> <li>• 70% up to 75% is 1.25%</li> </ul>	