

## Platinum Full Commercial Loan



- 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%	-
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## **FEES**

Payable when ordering valuation (Please note this is an estimate only and may vary with each property)	To Be Quoted
APPLICATION FEE	\$ 660.00
ESTABLISMENT FEE From	1.10%
Legal FEE Plus government fees and charges	From \$395

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%

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