



- **Max LVR 95% (Owner Occupied Only)**
- **Individuals' applicants accepted.**
- **Owner Occupied or Investment**
- **Max Single Borrower Exposure \$3M**
- **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
- If Refinance Most recent 12 months Loan 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*				
	70%	80%	90%	95% (OO)	-
\$100K ≤ 2 000 000**	6.53%	-	-	-	-
\$ 100K < \$1 500 000**	-	6.83%	-	-	-
\$100K ≤ \$1 000 000	-	-	7.23%	-	-
\$100K ≤ \$1 000 000	-	-	-	8.24%	-

FEES

VALUATION FEE Payable when ordering valuation (Please note this is an estimate only and may vary with each property)	From \$330.00
APPLICATION FEE	\$660.00
Legal FEE Plus government fees and charges	From \$395.00

ANNUAL FEE	\$395.00
SETTLEMENT FEE	\$250.00

** Loan Size Loadings apply for all loans greater than \$ 1.25 mil,

+ Investor Loading of .50% to the above rates.

++ Interest Only Loading of .40% to the above rates.