



- **Max LVR 80%**
- **Individuals' applicants accepted.**
- **Owner Occupied or Investment**
- **Fast Approval**
- **Client Online Portal & Offset Account**
- **Cash Out Subject to 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
- 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)

Full Doc	60%	65%	70%
\$100K ≤ \$ 3 000 000	"Disregard Defaults if: - <\$2000 or -Paid >1 year - 2 Telco/Utility defaults <\$1000 each"	"Disregard Defaults if: - <\$2000 or -Paid >1 year - Unpaid >2Year - 2 Telco/Utility defaults <\$1000 each"	"Disregard Defaults if: - <\$2000 or -Paid >1 year - Unpaid >2Year - 2 Telco/Utility defaults <\$1000 each"
<b>Bankruptcy</b> <b>Mortgage Arrears</b> Other Arrears	<b>&gt; 1 Year</b> <b>Nil</b> <b>1 Event</b>	<1 Year 1 Event More than 1 Event	Current or <1 Year More than 1 Event More than 1 Event

## FEES

<b>VALUATION FEE</b> Payable when ordering valuation (Please note this is an estimate only and may vary with each property)	<b>From \$330.00</b>
<b>APPLICATION FEE</b> <b>Establishment Fee</b>	<b>\$660.00</b> <b>\$1,500.00</b>
<b>Legal FEE</b> <b>Plus government fees and charges</b>	<b>From \$995.00</b>

<b>ANNUAL FEE</b>	<b>\$395.00</b>
<b>SETTLEMENT FEE</b>	<b>\$395.00</b>
Risk Fee	≤60% LVR 1.00%
	≤65% LVR 1.00%
	≤70% LVR 1.20%
	≤75% LVR 1.50%
	≤80% LVR 1.50%
"Regional or Unclassified Postcode Risk Fee"	≤60% LVR 1.50%