



LIFESTYLE PLUS



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PRODUCT PARAMETERS | PRIME LOAN

KEY CHARACTERISTICS

- Feature packed home loan catering for all PAYG borrowers
- For the purchase of a home or an investment property
- Interest only repayments for up to 10 years

PARAMETERS

ELIGIBILITY PAYG

& Self Employed (full documentation)

LOAN PURPOSE

Purchase | Refinance | Debt Consolidation | Limited Cash Out

LOAN AMOUNT

From \$50,000 to \$1,000,000

LOAN TERM

From 15 - 30 years

MAXIMUM LVR

90%

INTEREST ONLY OPTION

1 - 10 years

FIXED INTEREST OPTION

1 - 5 years

MINIMUM PORTION AMOUNT

\$10,000

LMI PREMIUM PAYABLE RESIMAC

< \$600,000 & < 80% LVR

NON-RESIDENT

(APPLICANTS MUST BE EITHER AUSTRALIAN RESIDENTS OR CITIZENS)

LOAN PURPOSE

Purchase or Refinance of Investment property only

LOAN AMOUNT

From \$50,000 to \$500,000

MAXIMUM LVR

75%

LINE OF CREDIT OPTION ('LOCI') OPTION

LOC OPTION AVAILABLE

Yes

LOC TERM

From 25 - 30 years

LOC INTEREST ONLY TERM

15 years

LOAN FEATURES

REDRAW AVAILABLE	Yes
INWARD BPAY	Yes
SPLIT LOAN FACILITY	Yes
OUTWARD THIRD PARTY DIRECT DEBITS	Yes
DYNAMIC REPAYMENTS	Yes
OUTWARD CHEQUES	Yes (if a Line of Credit split exists)
INWARD DIRECT DEBITS / CREDITS	Yes/Yes
LOAN ACCESS SYSTEM	Yes
INTERNAL PORTION TRANSFER	Yes (if a split loan)
LOAN ACCESS CARD	Yes
INWARD DEPOSIT BOOK PAYMENTS	Yes
REPAYMENT OPTIONS	Weekly Fortnightly Monthly

Get to where you want to be...