

Product	Extra House Money	Essential House Money	Well Nigh
Maximum LVR	80%	95% (I/O 90%)	95% (I/O 90%)
Minimum Loan Size	\$50,000	\$150,000	\$10,000
Maximum Loan Size	\$2,000,000 Owner Occupied \$2,000,000 Investment	\$1,500,000 - Owner Occupied \$750,000 Investment (P & I or I/O)	\$3,500,000
Repayment Types	<b>Owner Occupied:</b> Principal & Interest or Interest Only <b>Investment:</b> Principal & Interest or Interest Only	<b>Owner Occupied:</b> Principal & Interest or Interest Only <b>Investment:</b> Principal & Interest or Interest Only	<b>Owner Occupied:</b> Principal & Interest or Interest Only <b>Investment:</b> Principal & Interest or Interest Only
Cash Out	Up to \$500K evidenced	20% of the value of the security on LVR's >80%	Unlimited up to 80% (Defined Purpose and to be strongly demonstrated)
Off the Plan	✓	✓	✓ Min: 50m <sup>2</sup>
Vacant Land	✗	✗	✓ Max 90%
Construction	✓	✓	✓ Max 95%
High Density	✓	✓ Max 80%	✓ Max 70%
Debt Consolidation	Unlimited number of debts	Up to 90% LVR for to 4 debts	Up to 90% LVR (Up to 4 debts no limit on \$ amount)
Genuine Savings	Not required	5% Genuine Savings required on LVR's >85%	5% Genuine Savings required on LVR's >80%
Credit Impairment	One life Event (explanation and proof required)	Up to 2 Paid defaults at least 6 months prior to application to a maximum amount of \$1,000	Paid Telco Defaults up to 2 defaults <= \$1000 acceptable, must be paid 6 months prior to application.
Payout ATO Debt	✗	✗	✗
Income Documentation	Last years tax returns and Last years tax assessment notices if Veda score > 700 + Current ABN > 4 years	Last 2 years tax returns; and Last 2 years tax assessment notice	Last 2 years tax returns; and Last 2 years tax assessment notices
Minimum Unit Size	35 m <sup>2</sup>	35m <sup>2</sup> (50m <sup>2</sup> on LVR >80%)	50m <sup>2</sup>
Max Land Size	Properties up to 40 ha (60% LVR)	Categories 1 - 3 with a maximum land size of 20 ha	=/<10ha
Offset	✓	✓	✓
Redraw	✓	✓	✓
Account Splits	Max 5	Max 5	Max 5

Applications for credit are subject to credit approval criteria. Terms and conditions, and fees and charges apply. Refer to Product specifications for further information.