

# HOUSE MONEY

EXTRA

- Up to 100% of Commission and Bonus income
- Up to 95% rental income

- Loan sizes up to \$2,500,000
- Credit cards cleared excluded

PRODUCT SPECIFICATIONS	DETAILS
LOAN PURPOSE	Purchase, refinance of owner-occupied and/or investment. Debt consolidation, cash out, relocation, property portfolio friendly
MINIMUM LOAN SIZE	\$50,000
MAXIMUM LOAN SIZE	
Category 1*	Up to \$2,500,000 - Owner Occupied (P & I) \$2,000,000 Investment (P & I or I/O) at 70%
Available up to 80%	Up to \$2,000,000 - Owner Occupied (P & I) \$1,500,000 Investment (P & I or I/O) at 80%
	Maximum Exposure \$3,500,000 (Multiple securities)
Category 2*	Up to \$1,000,000 - Owner Occupied (P & I) \$900,000 Investment (P & I or I/O) at 70%
Available up to 80%	Up to \$1,000,000 - Owner Occupied (P & I) \$750,000 Investment (P & I or I/O) at 80%
Category 3*	Up to \$750,000 - Owner Occupied (P & I) \$650,000 Investment (P & I or I/O) at 70%
Available up to 80%	Up to \$650,000 - Owner Occupied (P & I) \$600,000 Investment (P & I or I/O) at 80%
ALL OTHER LOCATIONS	70% LVR up to \$500,000
MAXIMUM EXPOSURE	\$3,500,000
MAXIMUM LVR (INCL. FEES)	
Category 1*	Up to 80% LVR
Category 2*	Up to 80% LVR
Category 3*	Up to 80% LVR
REPAYMENT TYPES	Principal & Interest or Interest only
CREDIT HISTORY	Arrears up to 2 defaults, aggregate value up to \$1,000, repaid at least 6 months ago
GENUINE SAVINGS	Not applicable
CASH-OUT	Up to 80% LVR for personal, investment or business use (up to \$200k stated purpose only)
DEBT CONSOLIDATION	Unlimited number of debts excluding ATO and council arrears
INCOME DOCUMENTATION	Last 2 payslips plus one of the following: Letter of employment, Tax assessment notice, Latest group certificate or 3
PAYG	months bank statements.
INCOME DOCUMENTATION	Last 2 years tax returns and last 2 years Tax assessment notices.
SELF-EMPLOYED	
ACCEPTABLE SECURITIES	Properties up to 40 Hectares, Refi/Purchase up to 4 units on one title. Cat 3 and non-listed postcodes, Boarding Houses, Hobby Farms, Rural Residential properties, Warehouse converted to Residential

PRODUCT FEATURES	DETAILS
LOAN TERM	Up to 30 years
REPAYMENT OPTIONS	Weekly, fortnightly, and monthly for Principal and Interest. Monthly for Interest only (variable)
REDRAW	Unlimited Online Redraws
OFFSET	100% offset available only available on Pro Pack (fee applies)
ACCOUNT SPLITS	Maximum of five splits
LUMP SUM PAYMENTS	Unlimited for variable loans with or without offset
FEE CAPITALISATION	Available at any LVR
TRANSACTION FACILITIES (Online only)	Direct Debit, Redraw facility, BPAY, Direct Salary Credit, Electronic Funds Transfer (EFT), Payment Scheduling
UNACCEPTABLE PURPOSES	Speculative in nature, Non-arm's length transaction, applicant with fraud history, loans of convenience, loans with no financial benefit to one or all borrowers, where a third party has no benefit, Borrowers with foster kids

\*Category determined by the funders' postcode guide