

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* Available up to 80% | Up to \$2,500,000 - Owner Occupied (P & I) \$2,000,000 Investment (P & I or I/O) at 70% 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* Available up to 80% | Up to \$1,000,000 - Owner Occupied (P & I) \$900,000 Investment (P & I or I/O) at 70% Up to \$1,000,000 - Owner Occupied (P & I) \$750,000 Investment (P & I or I/O) at 80% |
| Category 3* Available up to 80% | Up to \$650,000 - Owner Occupied (P & I) \$650,000 Investment (P & I or I/O) at 70% 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 \$450,000 |
| 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 3 defaults, aggregate value up to \$1,500, 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 PAYG | Last 2 payslips plus one of the following: Letter of employment, Tax assessment notice, Latest group certificate or 3 months bank statements. |
| INCOME DOCUMENTATION SELF-EMPLOYED | Last 2 years tax returns and last 2 years Tax assessment notices. (For one year self-employed proof of 2 years industry experience needed. Old PAYG or personal tax returns confirming the same industry experience. Lower of the last 2 years will be used) |
| ACCEPTABLE SECURITIES | Properties up to 40 Hectares. Refi/Purchase up to 5 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