

Our **Portfolio loan** is designed for owner occupiers with one or more investment properties to lower the rate on their home and increase the tax deductible investment property interest rate. The loan is fully featured and comes with multiple offset accounts with the flexibility of redraw, online banking, unlimited additional repayments and a competitive rate.

Features

Applicants	PAYG or Self Employed sole trader, partnership, Company or Trust
Income Verification	Full Documentation
Loan Purpose	Purchase or refinance residential investment or owner occupied property, debt consolidation and equity release (up to 80%).
Loan Amount	\$50,000 - \$2,000,000 <80% LVR. Max Non metro \$1,000,000 \$50,000 - \$1,250,000 <90% LVR (Investment). Max Non metro \$750,000 \$50,000 - \$1,000,000 <95% LVR (Owner occupied only). Max Non metro \$500,000 Max \$3m Single Borrower exposure. 0.30% loading applies to loans >\$1.0m
Loan Term	Up to 30 years
Maximum LVR	95% Owner occupied 90% Investment
Cash out / Equity Release	Not available
LMI	Applicable >80% LVR
Internet & phone banking	Yes. Pay Anyone payments can be made to any Australian bank account
Interest Only	1 – 5 years. 0.30% loading applies
Fixed Rate	1 - 3 years. Add to variable rate: 0.15% for 1 year, 0.30% for 2 years, 0.50% for 3 years.
Construction	Available
Repayment Frequency	Monthly
Additional Repayments	Unlimited on variable rate loans
Fixed Rate Lock	Not available
Offset Account	Available
Loan Splits	Up to 4 loans
Redraw	Unlimited from the offset account up to facility limit
Repayment Methods	Direct debit from an external bank account
Fees	Application Fee - \$395 (incl. valuation up to \$1M property value. Above \$1M - \$495) Annual Fee - \$395 (charged at settlement) Settlement Fee - \$250 Lender's Legal Fee - \$395 + disbursements Discharge Fee - \$895