

Our **Premium home loan** is fully featured that comes with an optional 100% offset account with the flexibility of redraw, online banking, choice of repayment frequency, unlimited additional repayments, no ongoing fees and a competitive rate that suits just about everyone.

Features

Applicants	PAYG, Self-Employed, Company, Trust and Expat Permanent Australian Residents
Income Verification	Full Documentation
Loan Purpose	<ul style="list-style-type: none"> - Purchase, Refinance, Debt Consolidation, Construction, Family Pledge and Business purpose. - Purchase of Kit / Transportable home acceptable. - Bridging loans – construct and sell or sale and purchase.
Loan Amount	\$100,000 - \$1,500,000 (Restrictions may apply) (>70 LVR Maximum \$1.2m)
Loan Term	Up to 30 years
Maximum LVR	95% Purchase Owner Occupied, Vacant land (\$750k max loan) 90% Refinance, Investment & 90% Interest Only LVR restrictions apply to post code and loan amounts.
Cash out / Equity Release	Up to \$100,000 Over \$100,000 (subject to approval)
LMI Capitalisation	Up to 90% LVR
Internet & phone banking	Yes. Pay Anyone payments can be made to any Australian bank account
Interest Only Option	1 – 5 years or during construction phase
Fixed Interest Option	1 - 5 years. Additional repayments of up to \$20,000 per annum
Construction	\$100 per progress payment plus \$220 valuer fees to cover 2 standard progress inspections. Additional fees may apply depending on property location
Repayment Frequency	Weekly, Fortnightly, Monthly
Additional Repayments	No fee - Unlimited repayments to variable loans. Up to \$20,000 with fixed rate loans
Fixed Rate Lock	Available. 0.30% fee applies. Must settle within 30 days.
Offset Account	Available (0.05% loading applies)
Loan Splits	Up to 4 loans
Redraw	Up to \$5000 per day can be withdrawn online. Charges may apply where manual redraw is required.
Repayment Methods	BPAY - Available (Inward Only). Salary Credit - Not available (a third-party account is required for Direct Debits)
Fees	Application Fee - \$395 (incl. valuation up to \$1M property value. Above \$1M - \$495) Loan processing fee - \$250 (charged at settlement) Lender's Legal Fee - \$330 + disbursements (approx. \$475) Discharge Fee - \$495 + lender legal costs