

Our **Flexi home loan** is a fully featured home loan that comes with a 100% offset account, redraw and cash out. It is suitable for PAYG applicants, Expats, Companies, Trusts, Self Employed and those wishing to build a new home. An Expatriate is a permanent or temporary resident of Australia or New Zealand that doesn't reside or work in Australia or New Zealand.

## Features

<b>Applicant</b>	PAYG, Self-Employed, Companies, Trusts and Expats.			
<b>Income Verification</b>	Full Documentation			
<b>Loan Purpose</b>	Purchase, Refinance, Debt Consolidation and Construction (only for O/O and must start within 6 months and complete within 12 months). No vacant land unless constructing.			
<b>Loan Amount</b>	\$100,000 - \$2,500,000 (Metro <80% LVR). Construction \$1.5m. <70% LVR - Regional \$1.25m, Inner City \$1.75m, Metro \$2.0m. Max amount reduces with LVR and Location. Maximum Loan Exposure per borrower \$4.0M			
<b>Loan Term</b>	15 - 30 years			
<b>Maximum LVR</b>	90%. For Expats max is 80%.			
<b>Cash out / Equity Release</b>	Unlimited if under 80% LVR and Owner-Occupied loan. 20% of security value Over 80% LVR. No cash out on Construction loans.			
<b>LMI Capitalisation</b>	Yes (Cannot exceed 90% LVR)			
<b>Loan Splits</b>	Yes			
<b>Interest Only Option</b>	1-10 years. For Owner Occupied the max is 5 years. Construction loans revert to P&I on completion.			
<b>Fixed Rate Option</b>	1 - 5 years. No break cost after 3 years.			
<b>Fixed Rate Lock</b>	Yes. \$495 fee applies.			
<b>Repayment Frequency</b>	Weekly, Fortnightly, Monthly. Internet Banking, Phone Banking, BPay, Direct Debit, Salary Crediting and EFTPOS.			
<b>Line of Credit option</b>	Not Available			
<b>Additional Repayments</b>	Yes. Up to \$20,000 per annum on Fixed Rate loans. Free Redraw.			
<b>Offset Account</b>	Yes. Visa Debit card available (after final construction draw down).			
<b>Fees</b>	\$395 - Annual Fee (to waive Annual Fee add 0.10% to rate). \$0.00 if O/O <80% LVR. \$395 - Settlement Fee (\$1,096 for Expats). \$395 - Valuation Fee (per security) \$795 - Discharge Fee (\$1,500 for Expats) + 3 <sup>rd</sup> party costs \$750 - Construction Admin Fee + progress inspection fees at cost			
<b>Lenders Protection Fee</b>	Owner Occupied ≤80% LVR - 0.00% ≤85% LVR - 1.00% ≤90% LVR - 2.00%	Own. Occ (Co./Trust) ≤80% LVR - 0.00% ≤85% LVR - 1.50% ≤90% LVR - 2.50%	Investment ≤80% LVR - 0.00% ≤85% LVR - 1.50% ≤90% LVR - 2.50%	Invest. (Co./Trust) ≤70% LVR - 0.75% ≤80% LVR - 1.25% ≤85% LVR - 2.00% ≤90% LVR - 3.00%
<b>Construction Risk Fee</b>	Owner Occupied ≤80% LVR - 0.50% ≤85% LVR - 1.25% ≤90% LVR - 2.25%	Own. Occ (Co./Trust) ≤70% LVR - 0.50% ≤80% LVR - 1.00% ≤85% LVR - 1.75% ≤90% LVR - 2.75%	Investment ≤70% LVR - 0.50% ≤80% LVR - 1.00% ≤85% LVR - 1.75% ≤90% LVR - 2.75%	Invest. (Co./Trust) ≤70% LVR - 1.00% ≤80% LVR - 1.50% ≤85% LVR - 2.25% ≤90% LVR - 3.25%