

Our **Prime Alt Doc Pro home loan** is for self-employed applicants who may not have 2 years tax returns available. It is fully featured and comes with a 100% offset account with the flexibility of redraw, online banking, unlimited additional repayments and a competitive rate.

Features	
<b>Applicants</b>	Self Employed sole trader, partnership, Company or Trust with min. 12 months ABN
<b>Income Verification</b>	Must have 12 months ABN and been working in same industry for 2 years. Self-Declaration or Accountant letter or 12 months - ATO BAS or 12 months bank statements
<b>Loan Purpose</b>	Purchase or refinance residential investment or owner occupied property, debt consolidation and equity release (up to 80%).
<b>Loan Amount</b>	\$50,000 - \$1,750,000 <65% LVR Metro (Non-Metro (Cat 2) max \$1,000,000) \$50,000 - \$1,500,000 <70% LVR Metro (Non-Metro (Cat 2) max \$1,000,000) \$50,000 - \$1,250,000 <75% LVR Metro (Non-Metro (Cat 2) max \$750,000) \$50,000 - \$1,000,000 <80% LVR Metro (Non-Metro (Cat 2) max \$750,000) \$50,000 - \$750,000 Regional (Cat 3). Max \$2.5m Single Borrower exposure (Metro & Non-Metro). Max \$2m for Regional.
<b>Loan Term</b>	Up to 30 years
<b>Maximum LVR</b>	80% Metro and Non-Metro. Max 60% Regional
<b>Cash out / Equity Release</b>	Available
<b>Lender Risk Fee</b>	Owner Occ & Regional – Not Applicable Investor >60% and <70% LVR 0.50% Investor >70% and <80% LVR 1.00%
<b>Internet &amp; phone banking</b>	Yes. Pay Anyone payments can be made to any Australian bank account
<b>Interest Only</b>	1 – 5 years
<b>Fixed Rate</b>	1 - 5 years
<b>Construction</b>	Not available
<b>Repayment Frequency</b>	Monthly
<b>Additional Repayments</b>	Unlimited on variable rate loans
<b>Fixed Rate Lock</b>	Not available
<b>Offset Account</b>	Available (0.10% loading applies)
<b>Loan Splits</b>	Up to 4
<b>Redraw</b>	Daily limit \$10,000 - Unlimited from the offset account only
<b>Repayment Methods</b>	Direct debit from an external bank account
<b>Fees</b>	Application Fee - \$395. Incl. val. up to \$1M property value. Over \$1M charged at cost Annual Fee - \$395 (charged at settlement) Settlement Fee - \$250 Documentation Fee - \$395 + disbursements Discharge Fee - \$895 + external fees at cost