

Our **Prime Alt Doc 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

Applicants	Self Employed sole trader, partnership, Company or Trust with min. 12 months ABN
Income Verification	Must have 12 months ABN and been working in same industry for 2 years. Self-Declaration + Accountant letter or 12 months - ATO BAS or 12 months bank statements
Loan Purpose	Purchase or refinance residential investment or owner occupied property, debt consolidation and equity release (up to 80%).
Loan Amount	\$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.
Loan Term	Up to 30 years
Maximum LVR	80% Metro and Non-Metro. Max 60% Regional
Cash out / Equity Release	Owner Occupied Loans ≤ 80% LVR Investment Loans ≤ 80% LVR
Lender Risk Fee	Owner Occ & Regional – No Fee Investor >60% and <70% LVR 0.50% Investor >70% and <80% LVR 1.00%
Internet & phone banking	Yes. Pay Anyone payments can be made to any Australian bank account
Interest Only	1 – 5 years
Fixed Rate	1 - 5 years
Construction	Not available
Repayment Frequency	Monthly
Additional Repayments	Unlimited on variable rate loans
Fixed Rate Lock	Not available
Offset Account	Available (0.10% loading applies)
Loan Splits	Up to 4
Redraw	Daily limit \$10,000 - Unlimited from the offset account only
Repayment Methods	Direct debit from an external bank account or offset account
Fees	Application Fee - \$395 (incl. val up to \$1M value. Over \$1M value charged at cost) Annual Fee - \$395 (charged at settlement) Settlement Fee - \$250 Documentation Fee - \$395 + disbursements Discharge Fee - \$895 + external fees at cost