

Our **Prime home loan** is fully featured and comes with an optional 100% offset account with the flexibility of redraw, online banking, unlimited additional repayments and a competitive rate.

Features

Applicants	PAYG, Self-Employed (0.20% loading applies), Company or Trusts.										
Income Verification	Full Documentation										
Loan Purpose	Purchase or refinance residential investment or owner-occupied property, debt consolidation and equity release (up to 80%). Min non-metro population of 20,000.										
Loan Amount	<table border="0"> <tr> <td>\$50,000 - \$2,000,000 <70% LVR.</td> <td>Max Non-Metro (Cat 2) \$1,000,000</td> </tr> <tr> <td>\$50,000 - \$1,500,000 <80% LVR.</td> <td>Max Non-Metro (Cat 2) \$1,000,000</td> </tr> <tr> <td>\$50,000 - \$1,000,000 <90% LVR</td> <td>Max Non-Metro (Cat 2) \$750,000</td> </tr> <tr> <td>\$50,000 - \$1,000,000 <95% LVR (O/Occ only).</td> <td>Max Non-Metro (Cat 2) \$500,000</td> </tr> <tr> <td>Max \$3m Single Borrower exposure.</td> <td></td> </tr> </table>	\$50,000 - \$2,000,000 <70% LVR.	Max Non-Metro (Cat 2) \$1,000,000	\$50,000 - \$1,500,000 <80% LVR.	Max Non-Metro (Cat 2) \$1,000,000	\$50,000 - \$1,000,000 <90% LVR	Max Non-Metro (Cat 2) \$750,000	\$50,000 - \$1,000,000 <95% LVR (O/Occ only).	Max Non-Metro (Cat 2) \$500,000	Max \$3m Single Borrower exposure.	
\$50,000 - \$2,000,000 <70% LVR.	Max Non-Metro (Cat 2) \$1,000,000										
\$50,000 - \$1,500,000 <80% LVR.	Max Non-Metro (Cat 2) \$1,000,000										
\$50,000 - \$1,000,000 <90% LVR	Max Non-Metro (Cat 2) \$750,000										
\$50,000 - \$1,000,000 <95% LVR (O/Occ only).	Max Non-Metro (Cat 2) \$500,000										
Max \$3m Single Borrower exposure.											
Loan Term	Up to 30 years										
Maximum LVR	95% Owner occupied 90% Investment										
Cash out / Equity Release	Owner Occupied Loans ≤ 80% LVR Investment Loans ≤ 80% LVR										
LMI	Applicable >80% LVR										
Internet & phone banking	Yes. Pay Anyone payments can be made to any Australian bank account										
Interest Only Option	1 – 5 years										
Fixed Interest Option	1 - 5 years										
Construction	Not available										
Repayment Frequency	Monthly										
Additional Repayments	Unlimited on variable rate loans										
Fixed Rate Lock	Not available										
Offset Account	Available. Fee free.										
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										
Fees	Application Fee - \$395 (incl. valuation up to \$1M property value. Properties over \$1M valuation charged at cost) Annual Fee - \$395 (charged at settlement) Settlement Fee - \$250 Documentation Fee - \$395 + disbursements Discharge Fee - \$895 + external fees at cost										