

Our fully featured home loan available is available for owner occupied and investment purchases, refinances and debt consolidation. Cash out is also available for selected purposes excluding construction.

## Key Features

- » 100% redraw offset
- » Split loan options

## Product Overview

Maximum Loan Amount	\$2,000,000
Maximum Loan To Value Ratio	Principial & Interest 95% Interest Only 80%
Income Verification	Full Documentation
Loan Term	15 - 30 years
Repayment Options	Principal & Interest Interest Only 1 - 10 years (5 years for Owner Occupied)
Mortgage Insurance (LMI)	Payable by the borrower on LVRs above 80%.
Capitalise LMI	Yes (to max 95% LVR)
Loan Purpose	<ul style="list-style-type: none"><li>» Purchase</li><li>» Refinance</li><li>» Debt Consolidation</li><li>» Cash out</li><li>» Business purposes</li></ul>
Fixed Interest Options	Available post settlement
Cash Out	A loan where proceeds are being either fully or in part released directly to the borrower, regardless of the stated purpose. <ul style="list-style-type: none"><li>» Up to 85% LVR, no limit</li><li>» Up to 90% LVR, limited to 20% of security value</li></ul>

# Agility Home Loan

## Full Doc Fact Sheet



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Acceptable Securities	Registered first mortgage over torrens, strata or old system title. Residential or rural residential properties up to 25 acres Vacant land (maximum of 2 blocks) Security Exceptions (Uninsured): »» The maximum LVR will be 70% on apartments and units in Victoria, New South Wales, Queensland (inner city postcodes as defined by Resimac), postcodes 2600 to 2612, postcode 0800, postcodes 6000 to 6005 and 6100 to 6103. »» All units/apartments outside of the above mentioned range will have a maximum LVR 5% less than the product maximum.
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Redraw	Available
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Transaction Fees	Internet, telephone and BPay® redraws are free. Minimum redraw \$100, maximum \$20,000 per day. Manual redraws attract a \$26 fee. Minimum redraw amount is \$100.  A Debit Card is available on the Offset accounts. This is not automatic and must be requested at the time of application. The Debit Card allows you to access your funds available in your loan via EFTPOS (free) or via the Westpac ATM network (\$1.00 per transaction). Always select 'credit' when using an ATM or EFTPOS terminal.
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## Set Up Fees

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Application Fee	N/A
Valuation Fees	\$264/security up to \$1mill. Additional costs may apply if outside of metro or considered non-standard
Annual Fee	\$345
Processing Fee	N/A
Legal Fee	\$275 (additional payable for non-standard transaction)
Lenders Mortgage Insurance	Payable by the borrower on LVRs above 80%.
Discharge Fee	\$608

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