

Our home loans offers highly competitive home loan rates with the flexibility of fixed and variable rates options or even a combination of both under the one loan facility.

## Key Features

- » Fixed or variable standard home loan
- » Available for individuals, company and/ or trust borrowers
- » Available for purchase, refinance, construction or vacant land.
- » Rent as Genuing Savings

## Product Overview

	No Lenders Mortgage Insurance Max LVR 80%	Lenders Mortgage Insurance Max LVR 95%
Maximum Loan Amount	Single security \$1,500,000 Multiple securities \$ 2,000,000	Owner occupied \$1,150,000 (95% LVR) Genworth \$900,00 (95% LVR) QBE Investment \$1,300,000 (90% LVR) Genworth \$1,200,000 (90% LVR) QBE Based on metro postcodes
Loan To Value Ratio	80%	Principial & Interest 95% Purchase only (including LMI) 90% Investment (including LMI) 90% Refi or construct owner occ (plus LMI) Interest Only 80% all loans (except construction & vacant land max 90% LVR)
Loan Term	30 years	30 years
Repayments Options	Principal & Interest Interest Only, terms available 1, 2, 3, 4 and 5 years	Principal & Interest Interest Only, terms available 1, 2, 3, 4 and 5 years
Credit History	Clear credit history.	Clear credit history.
Lenders Mortgage Insurance	N/A	Yes. Refer LVR for maximum capped.
Cash Out	Up to max loan amount to 80% Applicant must disclose what funds are to be used for. May ask for evidence of same.	Greater than 80% LVR refer LMI policy
Acceptable Securities	Residential or rural res properties to 10 hectares Residential properties greater than 50sqm (inclusive of balconies and parking). Construction and Vacant Land	Residential or rural res properties to 10 hectares Residential properties greater than 50sqm (exclusive of balconies and parking). Refer LMI. Construction and Vacant Land

# Smart Pro

## Full Doc Fact Sheet



Loan Purpose	Purchase or refinance of an owner occupied or investment property (including construction) vacant land, all acceptable.
Split Loans	Available. Split your loan into more than one sub account for flexibility
Credit Increases	Available whilst on a variable rate. Fees apply.
Redraw	Available
Repayment frequency	Principal & Interest Loans - Weekly, fortnightly, bi-monthly or monthly repayments from your linked bank account Interest Only - Monthly repayments only. You can set a date to debit the interest only payment.
Voluntary Repayments	Variable Loans; extra repayments may be made at any time without penalty Fixed Loans; up to \$20,000 during the fixed rate term above minimum repayments may be made without penalty to the loan account.
Transaction fees	Transact on your account for free via unlimited FREE Internet, Phone transactions, inward BPAY. Redraw funds only to a pre-nominated account. Minimum redraw \$100 Access available funds via a Debit Card using EFTPOS or withdraw using any ATM (fees may apply). Manual Redraws available.

## Set Up Fees

Application Fee	N/A
Processing Fee	N/A
Valuation Fee	First standard valuation is provided free of charge (for securities up to \$1M). Additional costs may apply if outside of metro or considered non-standard.  <b>Construction</b> Progress valuation fees are payable at cost. \$121 per standard progress inspection. Minimum 2 required for a standard construction (frame and final) plus any extras required outside standard building contract.
Annual Line Fee	\$120
Construction Admin Fee	N/A
Lender Mortgage Insurance	Payable by Borrower greater than 80% LVR. (LVR cannot exceed 95% including LMI)
Fixed Rate Fee	\$395 opt to pay rate lock fee - if you wish to lock rate and settle within 90 days of formal \$0 opt not to pay rate lock fee - rate is fixed at settlement.
Solicitor Documentation Fee	\$330 plus disbursements
Discharge Fee	\$295 plus solicitor costs