

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	Principal & 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">» Purchase» Refinance» Debt Consolidation» Cash out» Business purposes
Fixed Interest Options	Not available
Expat Loans	Available for Investment property purposes only for Australian or New Zealand Citizens residing in a country apart from Australia. Country restrictions apply.
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">» Up to 85% LVR, no limit» Up to 90% LVR, limited to 20% of security value

Agility Home Loan

Full Doc Fact Sheet



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): » Maximum uninsured LVR of 70% for all Victorian unit securities. Loans are still available above 70% LVR, however where the security is a unit located in Victoria LMI will be required once the LVR exceeds 70%.
Redraw	Available
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

Set Up Fees

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	N/A
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
