

Agility Full Doc

Non-Genuine Savings Fact Sheet



Our non genuine savings loan is specifically designed for those with less than 5% genuine savings to contribute towards a home purchase. Your equity contribution may be in the way of gift or first home buyers grant.

Key Features

- » 100% redraw offset
- » Split loan options
- » No monthly or annual fees

Product Overview

Maximum Loan Amount	\$1,150,000
Loan To Value Ratio (LVR)	Prinicpial & Interest 95%
Loan Type	Full documentation only
Borrower Type	PAYG only
Loan Term	15 - 30 years
Mortgage Insurance (LMI)	Payable by the borrower on LVRs above 80%.
Capitalise LMI	Yes (cannot exceed 98% LVR)
Loan Purpose	Purchases only
Repayment Options	Principal and Interest Only
Fixed Interest Options	N/A
Cash Out	N/A
Acceptable Securities	Registered first mortgage over torrens, strata or old system title. Residential or rural residential properties up to 25 acres
Redraw	Available

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Transaction Fees	<p>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.</p> <p>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.</p>
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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
Title Protection Fee	N/A
Lenders Mortgage Insurance	Payable by the borrower on LVRs above 80%.
Discharge Fee	\$608
