

Advantage Home Loan

Level 2, 10 Mallett St
Camperdown NSW 2050 Australia

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www.premiercapital.com.au

Features

> Loan Size

\$50,000 up to \$2,000,000.

> Split Facility

Can combine with LOC to access NIVA Card and Chequebook.

> Purpose

Purchase or refinance for investment and/or private purposes.

> Security

Owner occupied or Investment properties.

> Term

10, 15, 20, 25 or 30 years.

> Repayments

Variable rate only, Principal and Interest or Interest Only to 5yrs.

> Direct Debit

Pay your loan by direct debit monthly or fortnightly.

> Direct Salary Crediting

Available on P & I loans only. 1st repayment must be made by direct debit.

> Redraw

No minimum redraw via internet or phone banking. No fee to redraw.

> Mortgage Insurance

Payable by borrower where LVR exceeds 80%.

> Fees

\$120 Annual Fee.

Even with this fee, with the reduced interest rate you can still save thousands on your home loans payments.

> LVR

Home Loan Amount	Max LVR
\$50,000 - \$750,000	95%
\$750,001 - \$1,000,000	90%
> \$1,000,000	80%

Please note maximum refinance is \$750,000 @ 95%.

This includes refinance of Mortgage & Car Loan, and up to 5 unsecured debts such as credit cards or personal loans.

Mortgage Insurance required on loans > 80% LVR.

> Portability

The security property can be substituted if required.

Note there may be restrictions if loan size needs to be altered.

> Statements

Free Quarterly statements.

> Additional Repayments

Unlimited additional repayments at any time on variable rate.

