

## Features

The Lo-Doc Select allows self-employed applicants to demonstrate their ability to afford a loan by signing a declaration as opposed to providing evidence of income.

### > Loan Size

\$50,000 up to \$800,000.

### > Purpose

Purchase or refinance for investment and/or private purposes.

### > Security

Owner occupied or Investment properties only.

### > Eligible Borrowers

- Individuals only.
- Companies & Trusts (if complying with credit criteria).

### > Term

15, 20, 25 or 30 years.

### > Repayments

Variable rate Principal and Interest and Interest Only 1-5 years.

### > Direct Debit

Pay your loan by direct debit monthly or fortnightly.

### > Direct Salary Crediting

Have your income directly paid into your home loan account.

### > Redraw

Minimum \$250, no fee to redraw.

### > Mortgage Insurance

Payable in all instances by the borrower.

### > Fees

No account keeping or ongoing fees.

### > LVR

Loan Amount	Max LVR
\$50,000 - \$800,000 (Metro)	80%

### > Portability

The security property can be substituted if required. Note there may be restrictions if loan size needs to be altered.

### > Statements

Free six monthly statements.

### > Additional Repayments

Unlimited additional repayments at any time on variable rate.