

Features

The Lo-Doc Ultra allows self-employed applicants to demonstrate their ability to afford a loan by signing a declaration as opposed to providing evidence of income. The 95% LVR allows more borrowings against the value of the property.

> Loan Size

\$50,000 up to \$500,000 (\$750,000 in Sydney metro).

> Purpose

Purchase or refinance for investment or private purposes.

> Security

Owner occupied 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, fortnightly or weekly.

> Direct Salary Crediting

Have your income directly paid into your home loan account.

> Redraw

Minimum \$2,000, no fee to redraw.

> LVR

Loan Amount	Max LVR
\$50,000 - \$750,000 (Metro)	95%
\$50,000 - \$500,000 (Regional)	90%

> 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 and free interim statements issued upon request.

> Additional Repayments

Unlimited additional repayments at any time on variable rate.