



# PORTFOLIO PLUS LOAN FACILITY

Every home owner wants to be able to pay off their home loan sooner. Besides paying more than the monthly repayment, what options are available for Borrowers to help them pay off mortgage debt faster? The Portfolio Plus Loan Facility is designed to enable Borrowers to obtain a lower home loan rate, *through a customer loyalty rebate*, by consolidating their owner occupied home loan and investment loan(s) under the Portfolio Plus Loan Facility.

The facility can then provide broad rate efficiencies to be achieved across both owner occupied and investment securities which has the capability to allow Borrowers the ability to pay off their own home loan sooner. This program does not require properties to be cross collateralised which means that Borrowers can change the makeup of the facility dependent upon their circumstances.

## PRODUCT SPECIFICATIONS

### Maximum Loan Amount - Owner Occupied

Single Security - \$1,500,000 (<80% LVR)  
- \$1,000,000 (<90% LVR)

### Maximum Loan Amount - Investment

Single Security - \$1,000,000 (<90% LVR)

### Maximum Loan to Value Ratio

Up to 90% (LMI inclusive)

### Maximum Loan Term

Up to 30 years

### Loan Repayment Options

Principal & Interest for Owner Occupied & Investment  
Investment Interest Only 3 years >80-90% or 5 years <80% LVR

### Lenders Mortgage Insurance

Payable by Borrower if greater than 80% LVR

### Cash Out

<80% LVR - unlimited (Owner Occupied only)  
>80% & <90% LVR - up to 20% of security value

- The minimum requirement to access the Portfolio Plus Facility is that the Applicant's have an Owner Occupied and at least 1 Investment security.
- Separate loans are required for all properties using the Mortgage Mart Ultra Standard Variable Loan.
- Migration to the Portfolio Plus Facility occurs upon full settlement of all securities.
- For indicative Portfolio Plus Facility rates go to [www.mortgage-mart.com.au](http://www.mortgage-mart.com.au)
- Click on Variable Rate Loans tab.
- Select Portfolio Plus option.
- Click on RATE CALCULATOR option.
- Enter debt limits as required.

## SET UP FEES

Application Fee:	\$350
Valuation Fee:	\$440*
LMI Fee:	LMI Applicable
Funder Legals:	\$330 plus outlays*
Annual Facility Fee:	\$395*
Settlement Fee:	\$399*
Discharge Fee:	\$535*

***Mortgage Mart highly recommends Borrowers discuss their circumstances with an accredited Mortgage Broker for advice on the suitability of this product.***

\*Subject to Lender criteria. Some conditions, fees and charges may apply. Information correct as at 28th September 2018.





# PORTFOLIO PLUS LOAN FACILITY

## Product Description

The Portfolio Plus Loan Facility allows borrowers to obtain a lower home loan rate, through a customer loyalty rebate, by consolidating their owner occupied home loan and investment loan(s) under the Portfolio Plus Loan Facility.

The facility provides broad rate efficiencies to be achieved across both owner occupied and investment securities which has the capability to allow borrowers the ability to pay off their own home loan sooner.

This program does not require properties to be cross collateralised which means that borrowers can change the makeup of the facility dependent upon their circumstances.

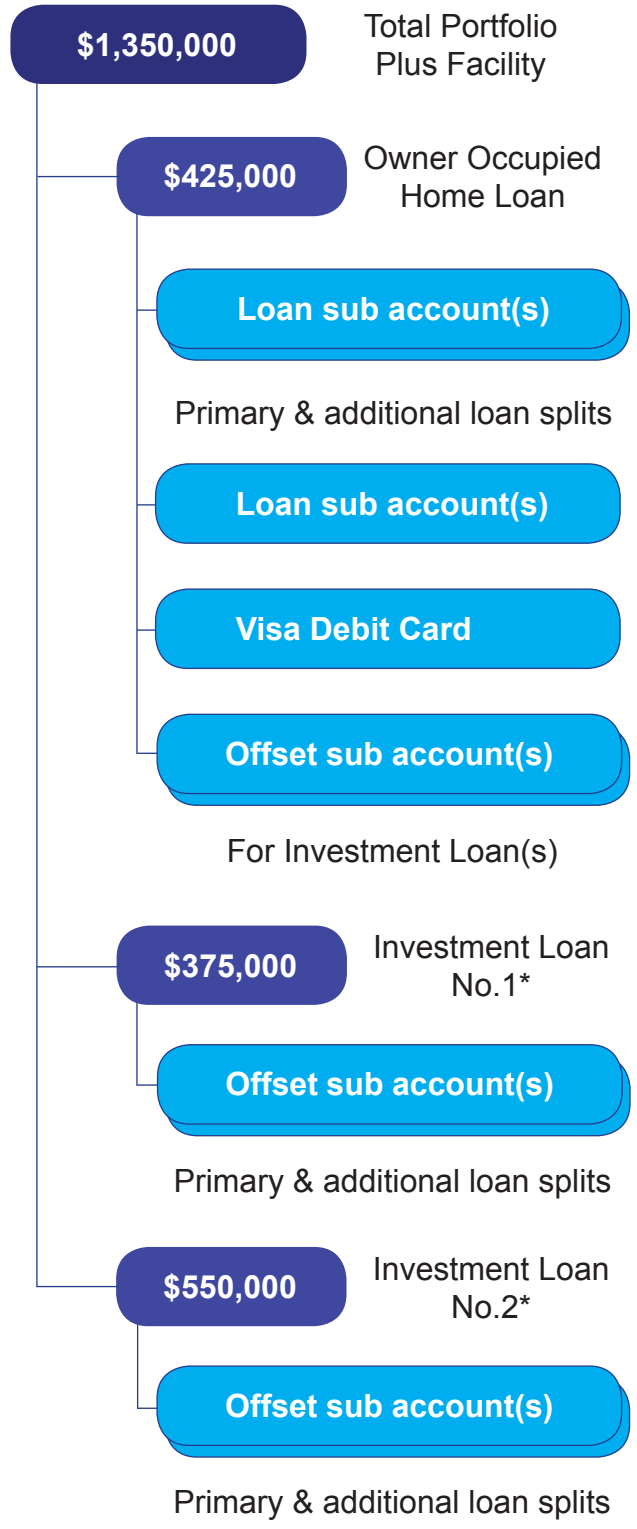
## Who gets the most benefit?

- People who want to own their own home sooner
- People who have one or more investment properties as part of their net worth strategy
- People who have greater than 10% equity in their properties

## What are the key benefits for Borrowers?

- Borrowers can own their own home sooner through the customer loyalty rebate, multiple offset accounts and salary crediting.
- Borrowers can establish an Offset account for each investment loan and have the benefit applied to their home loan.
- Borrowers have the convenience of keeping their transactions in separate sub-accounts for budgeting and taxation purposes.
- Borrowers have the flexibility of naming their loan and offset accounts via the internet.
- Borrowers can change the make up of their Portfolio Plus facility by adding or subtracting investment securities however a new loyalty rebate will be determined on each occasion and is subject to the lenders prevailing credit criteria.

## Example



\*The Portfolio Plus Loan Facility's standard variable interest rate is 4.60%. In the example above, the effective variable interest rate applicable to the Owner Occupied home loan, after the customer loyalty rebate, would be 2.00% with a saving of approximately \$11,050 in the first year. For illustrative purposes only.