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ULTRA VARIABLE NDIS Investment Loan

Loan Purpose:	Investment Purchase and Refinance Check postcode suitability at www.mortgage-mart.com.au				
Borrower Type:	PAYG, Self Employed, Company, Partnership and Trusts				
Maximum LVR:	75%				
Maximum Loan Amount:	LVR Bands	Inner City	Metro (Cat 1)	Non Metro (Cat 2)	Regional
	LVR <70%	\$1,500,000	\$1,500,000	\$950,000	\$600,000
	LVR <75%	\$1,500,000	\$1,500,000	\$800,000	N/A
Rate Options: Cat 1 & 2 Locations¹	P & I up to \$850,000 2.70% up to 75% LVR		P & I up to \$1,500,000 3.00% up to 75% LVR		
Rate Options: Regional/Other Locations²	P & I up to \$850,000 3.00% up to 75% LVR*		P & I up to \$1,500,000 3.30% up to 75% LVR*		
Interest Only:	Add 0.30% up to 5 years				
No Annual Fee:	Add 0.10% to selected product rate				
Term:	Up to 30 years				
Security:	Certified NDIS approved security				
Key Features:	Internet ATM/EFTPOS access BPAY® Salary Credit Redraw Facility 100% Offset				
Policy Criteria:	80% of market rent used for servicing 100% of applicable NDIS income used for servicing if refinancing				

WHAT YOU NEED TO KNOW

- ¹ Includes Category 1 and 2 Metro and High Density locations (75%) - refer postcode guide.
- ² Includes Inner City (75%), *Regional and Unclassified postcode locations (70%) - refer postcode guide.
- The Ultra Variable Home Loan is a great solution for Borrowers looking for greater flexibility within their loan.
- Key features of the product include a 100% Offset Account, Redraw and up to 40 days interest free on Visa Debit purchases and cash advances to a maximum of \$4,000 per month.
- The Ultra Variable Home Loan is the foundation product necessary for Borrowers to utilise if they are intending to ultimately optimise to the Portfolio Plus Loan Facility.
- On occasion some security locations are unavailable or restricted for lending purposes.

APPROXIMATE GET IN COSTS

Loan Application Fee:	\$299.00
Valuation Fee:	\$440.00 (or at cost and paid in advance)
Lenders Legal Fee:	\$440.00 (plus any related costs incurred)
Annual Fee:	\$395.00
Settlement Fee:	\$399.00
Construction Fee:	NA
Discharge Fee:	\$535.00 plus 3rd party costs

Subject to Lender criteria. Other conditions, fees and charges may apply.
Information correct as at 24th December 2020.

Australian Credit Licence Number 382 606

