



Mortgage Management Services

Fixed Rate Investment Home Loan

The Fixed Rate Investment Home Loan is aimed at those looking for greater flexibility within their loan. The Fixed Rate Investment Home Loan comes with a 100% offset account and redraw facility (limits apply). It allows a maximum of \$20,000 of lump sum payments and higher loan repayments per annum without penalty. This loan is perfect for those looking for greater flexibility with their Investment loans.

Key Features

- 100% offset account available
- Loans up to 90% LVR (LMI inclusive)
- Up to 40 days interest free on Visa Debit Card purchases and cash advances (to a maximum of \$4,000 p.m.)

Product Overview

Maximum Loan Amount	Single Security \$1,500,000 (≤ 80% LVR) \$1,000,000 (≤ 90% LVR)	Maximum Borrower Exposure \$2,000,000
Loan to Value Ratio	Up to 90% (LMI inclusive)	
Loan Term	30 Years	
Loan Options	Principal & Interest and Interest Only up to a maximum of 5 years with ability to extend for another 5 years	
Credit History	Clear Credit History	
Lenders Mortgage Insurance	Payable by Borrower greater than 80%	
Loan Purpose	Purchase or refinance of an owner-occupied property	
Cash Out	≤ 80% LVR - limited to 65% of security value	
Equity	Requires a minimum deposit of 10% of purchase price and costs	
Acceptable Securities	Category 1, 2 & 3 (under \$500k for Category 3) Residential properties greater than 50sqm (exclusive of balconies and parking). Refer LMI policies	

Terms and conditions & lending criteria applies. Full details of terms and conditions available upon application. This is a guide only and subject to change at any time without notice.

Origin Mortgage Management Services
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Split Loans	Available. Split your loan into more than one portion
Credit Increase	Available. Fees apply
Redraw	Available
Repayment Frequency	Principal & Interest loans – weekly, fortnightly and monthly repayments. Interest Only – Monthly repayments only. Payments can be automatically debited from the offset account.
Voluntary Repayments	Extra repayments can be made up to \$20,000 per annum without penalty
Transaction Fees	Free unlimited transactions <ul style="list-style-type: none"> • Internet Banking • Phone Banking • BPay • Direct Debit / Salary Crediting • EFTPOS
Visa Debit Card	Visa debit card access allowing for up to \$4,000 per month interest free on purchases and cash advances for up to 40 days

Set up Fees

Application Fee	Nil
Valuation Fee	At cost
Lenders Mortgage Insurance	Payable by the Borrower greater than 80% LVR
Solicitor Documentation Fee	At Cost
Annual Facility Fee	\$250 p.a.
Discharge Fee	\$535 plus 3 rd party costs