



# SMART VARIABLE PROGRAMS

**Loan Purpose:** Purchase, refinance, debt consolidation, business/investment & cash out as standard.  
(Construction including Builder Owner & Bridging options available on request)

**Borrower:** PAYG, Self Employed Full Doc or Self Employed Lo Doc options

**Maximum Loan Amount:** \$2,000,000 up to 80% (refer below table for rates)  
\$2,000,000 - \$25,000,000 (refer to your BDM for quote)

**Rate Options for loan sizes up to \$2,000,000:**

**<65% from      <75% from      <80% from**

	<65% from	<75% from	<80% from
Full Doc Owner Occupied Special	2.79%	2.89%	2.99%
Full Doc Residential - OO or Investment	2.89%	2.99%	3.09%
Lo Doc Owner Occupied Special	3.59%	3.79%	3.99%
Lo Doc Residential - OO or Investment	3.69%	3.89%	4.09%
Construction   Vacant Land (to 65% & max 2 yr term)	6.99%	6.99%	7.29%
Bridging Finance - Full or Lo Doc	5.99%	6.29%	6.49%
Rural Resi <100 Acres Full Doc up to \$1.5M	4.99%	5.49%	NA
Rural Resi <100 Acres Lo Doc up to \$1.5M	5.99%	6.49%	NA

**Credit Impaired:** Minor life event credit impairment considered under 80%. Rate loadings may apply

**Payment Options:** Principle & Interest  
Interest Only up to 5 years (a loading of 0.40% applies - excludes Owner Occupied)

**Term:** Up to 30 years

**Security:** Residential and rural residential properties up to & over 100 acres with a dwelling

**Minimum Security Size:** 50 sqm exclusive of balconies & car parking

**Min. Servicing Support:**

- Full Doc - minimum of 2 payslips and employment reference
- Lo Doc - Borrower declaration & Accountant letter OR BAS OR Trading Statements

**Construction Loans:**

- 5 progress draws - valuation inspection processing fees apply (from \$230 each stage)
- Once construction is complete the client applies for rate to revert to standard variable

**Full Doc Standard Fees**

**Lo Doc Standard Fees**

	Full Doc Standard Fees	Lo Doc Standard Fees
Application fee from	from 1.10% - 1.75%	1.25% - 2.00%
Valuation fee from	\$484.00	\$484.00
Lender Legal fee from	\$880.00	\$880.00
Monthly fee	\$15.00	\$15.00
Settlement fee	\$399.00	\$399.00
Discharge fee from	\$535.00	\$535.00

- Interest rates for construction purposes revert to standard variable rate of the day post completion.
- Vacant land loan term maximum 2 years.
- Additional lending terms, conditions or security location restrictions may apply on a case by case basis.