

SmartFullDocVariable

Smart Full Doc Rates

LVR	65%	75%	80%
Owner Occ up to \$3M	6.99%	7.34%	7.49%
Investment up to \$3M	7.39%	7.59%	7.79%
Construction up to \$2M	8.39%	8.50%	8.79%
Vacant Land up to \$2M (75%)* * Email for acceptability	8.39%	8.59%	NA
Bridging up to \$2M	8.49%	8.59%	8.69%
Rural Resi <100 acres to \$2.5M	7.79%	7.99%	NA

Smart Variable Program Loadings & Parameters

Loan Size >\$2M & <\$25M	POA	Interest Only to 5 Years	Add 0.40%
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Program Features & Relevant Information:

- Residential and rural residential properties up to 100 acres with a dwelling, construction & equity release.
- Borrower type(s) include PAYG, Self Employed, Company & Trusts
- Loan sizes up to \$25,000,000 (refer to your BDM for quote).
- ▲Interest Only (Investment) available for up to 5 years with LVR's to 80%.
- *Once construction is completed, rate may revert to standard variable rate of the day for Owner Occ or Investment.
- Construction Loans: 5 progress draws - valuation inspection processing fees apply (from \$230 each stage)
- Vacant land as standalone security acceptable to 75% (location dependent) for terms of up to 2 years.
- Maximum loan term for Bridging is 2 years.
- Maximum loan size up to 100 acres is \$2,500,000.
- Minimum security size 50 sqm exclusive of balconies & car parking
- Credit Impaired with minor life event impairment considered under 80% (rate loadings may apply).
- Product includes BPAY®, Internet Banking, ATM/EFTPOS access and redraw.
- Cash out available to 80% with declaration of use.
- A re-approval fee of \$200 is applicable after 90 days from original approval date.

Smart Variable Full Doc | Self Employed with One Year Financials requirements:

- Most recent accountant prepared tax returns and recent NOA for individuals.
- Most recent accountant prepared financial statements (most current financial year required). This is only if income is derived from a company. For sole traders and partnerships, only tax returns are required PLUS.
- Latest available BAS or 3 months trading statements to evidence current turnover is consistent with tax return for NCCP applications where the tax return provided is over 6 months old and the LVR is greater than 65%.
- ABN must be greater than 18 months old.
- All other standard Residential lending criteria applies.

Smart Full Doc Application Fees

Application Fee	From 1.10% - 1.25%	Monthly Fee	\$15.00
Valuation fee from	\$484.00	Settlement Fee	\$399.00
Lenders Legal Fee from	\$880.00	Discharge Fees approx.	\$535.00