

SmartLoDocVariable

LVR	65%	75%	80%
Owner Occ up to \$2M	7.34%	7.39%	7.44%
Investment up to \$2M	7.59%	7.64%	7.74%
Construction up to \$2M	7.99%	8.24%	8.49%
Vacant Land up to \$2M (50%)	7.99%	NA	NA
Bridging up to \$2M	8.09%	8.14%	8.24%
Rural Resi <100 acres to \$1.5M	7.99%	8.04%	NA

Smart Lo Doc 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 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 50% (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 \$1,500,000.
- 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.

Lo Doc

- Borrower repayment declaration
PLUS one of the following:
 - Accountants Declaration
 - 12 Months BAS statements
 - 12 months trading statements

Smart Lo Doc Application Fees

Application Fee	From 1.25% - 1.75%	Monthly Fee	\$15.00
Valuation fee from	\$484.00	Settlement Fee	\$399.00
Lenders Legal Fee from	\$880.00	Discharge Fees approx.	\$535.00