

Refresh Lo Doc and Refresh Lo Doc Plus



A basic home loan range with low variable interest rates and flexible repayment options.

Features and benefits

- No credit scoring
- Cash out up to 80%
- 100% offset available
- Genuine savings not required

PRODUCT SPECIFICATIONS

MINIMUM LOAN AMOUNT:	\$150,000
MAXIMUM LOAN AMOUNT:	\$2,000,000 (up to 70% LVR) \$1,500,000 (up to 75% LVR) \$1,000,000 (up to 80% LVR) NB: Postcode restrictions may apply
LOAN TERM:	10 to 30 years
LVR LIMIT:	Max 80% Max 65% Vacant land
APPLICANT TYPES:	Individuals, Trusts and Company borrowers (Maximum 6 Borrowers)
LOAN PURPOSE:	Purchase or refinance of owner occupied properties Purchase or refinance of investment properties (PLUS product only) Debt consolidation Cash out Purchase of land or property for the primary purpose of constructing up to two residential owner occupied properties or making structural changes to an existing owner occupied property. Investment (PLUS product)
INCOME REQUIREMENTS:	<ul style="list-style-type: none">• ABN registered for 24 months• GST registered for 12 months• Declaration of financial position plus two of the following<ul style="list-style-type: none">- 6 months business bank statements- 6 months BAS- Pepper Accountant's Letter
CONSTRUCTION:	No
INTEREST RATE OPTIONS:	Variable rate only
REPAYMENT TYPE:	Principal and Interest Interest Only (Maximum 5 years) available with PLUS product
SECURITY:	First registered residential mortgage only Residential securities in major cities and towns up to maximum land size of 25 Acres (10 Hectares) Vacant land (category 1 & 2 only) with a maximum land size of 2.5 Acres (10 hectares), 65% LVR & max loan size of \$650,000 Security titles considered are Torrens, Old System, Community, Crown lease Maximum two securities per development Restriction on units within high density post codes apply
LENDER'S MORTGAGE INSURANCE:	No LMI required – Lender Protection Fee (LPF) payable
DOCUMENTS REQUIRED:	Refer to Application Checklist

FEES

SETUP FEES:

All fees are inclusive of GST. Fees are indicative only and are subject to change.

Settlement fee	\$499
Valuation fee	\$302.50
Solicitor fee	\$363 plus disbursements (additional costs may apply for non-standard transactions)
Lender Protection Fee	(Refer to calculator on website)

** Applicants to pay Legal Fees and Title Protection Fee. Any additional fees & charges incurred over the above specified amounts will be payable by the borrower/s. This extends to government fees and charges as well as annual fees (where applicable). If the loan application does not proceed to settlement, then all valuation fees incurred during the processing of the loan application (where applicable) will be payable in full by the borrower/s. Solicitors may also bill (in full) for professional costs incurred on loans which fail to proceed to settlement.

ONGOING FEES:

\$10 Monthly Fee