



**Call Discuss Select**  
**Financial Services**

**Low Doc 80**  
**6.70% p.a.**

### General Features

General Description	The CDS Low Doc is a low rate Basic Variable product with plenty of flexibility.	
Target Market	Clients that are self-employed or full time investors, for at least the last two years and are unable to provide extensive financial statements or taxation returns.	
Key Benefits	<ul style="list-style-type: none"> <li>- No Monthly Account Keeping Fee</li> <li>- No Annual Fee</li> <li>- No Transaction Fees</li> <li>- No Redraw Fee</li> </ul>	<ul style="list-style-type: none"> <li>- No Fees for making Additional Repayments</li> <li>- BPay</li> </ul>

### Key Features

Self Certification	<ul style="list-style-type: none"> <li>- No supporting information required for self-employed borrowers</li> <li>- Stated income and Financial Position required</li> <li>- Co-borrowers may be PAYG and provide evidence of income</li> </ul>
Ability to Make Additional Repayments	Yes, you can make additional regular or lump sum repayments at any time.
Redraw	Yes, no minimum withdrawal (\$0 redraw fee)
Portable	Yes, substitution of security subject to credit assessment
Combination Loans	Up to 4 Splits

### Loan Details

Loan Purpose	<ul style="list-style-type: none"> <li>- Loans considered for purchase, refinance or consolidation</li> <li>- Investment or Owner Occupied residential security property</li> <li>- Loan can be for business or personal purposes</li> </ul>
Eligible Borrowers	<ul style="list-style-type: none"> <li>- Self Employed &gt; 2 Years</li> <li>- Professional Investors &gt; 2 Years</li> <li>- Corporate entities – registered Australian company, partnership or trustee company acting for family trust.</li> </ul>
Loan Term	Up to 30 years
Repayment Type	<ul style="list-style-type: none"> <li>- Principle &amp; Interest (P&amp;I) and;</li> <li>- Interest Only (IO), maximum period 10 years</li> </ul>
Repayment Method	<ul style="list-style-type: none"> <li>- Direct Debit</li> <li>- Direct Salary Credits</li> <li>- Bpay Credit</li> </ul>
Repayment Frequency	<ul style="list-style-type: none"> <li>- Monthly, Fortnightly or Weekly</li> <li>- Specific day can be nominated</li> <li>- Interest only must be Monthly</li> </ul>
Minimum Loan	\$30,000
Maximum Loan	\$750 000

### Credit Policy

LVR	<u>Metro Areas</u> 80% - Up to \$ 750 000	<u>Regional Areas</u> 80% - Up to \$ 750 000
Security	Registered first mortgage, residential security only	

### Fees

Application Fee	\$ 0.00
Valuation Fee	At cost.
Settlement Fee	At Cost. Typically \$450.
Monthly or Annual Account Keeping Fee	No Annual Fee No Monthly Account Keeping Fee
Deferred Establishment Fee	Applies to loans discharged within the first 5 Years. This fee is calculated based on one monthly repayment assuming the loan is fully drawn.
Discharge Fee	\$250 plus legal costs