



**Call Discuss Select
Financial Services**

**Professional Package
6.05% p.a.**

General Features

General Description	The Professional Package is a flexible home loan that provides all the features you need at an ongoing variable interest rate almost 1.00% lower than most Banks current Standard Variable.	
Target Market	Borrowers requiring a competitive variable interest rate loan with a wide range of additional features at one low annual fee.	
Key Benefits	No Monthly Account Keeping Fee \$330 Annual Fee No Transaction Fees No Redraw Fee	Additional Repayments BPay

Key Features

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	Loans considered for purchase, refinance or consolidation Investment or Owner Occupied residential security property Loan can be for business or personal purposes
Eligible Borrowers	Individual – PAYG Self Employed > 2 Years Corporate entities – registered Australian company, partnership or trustee company acting for family trust.
Loan Term	Up to 30 years
Repayment Type	Principle & Interest (P&I) and; Interest Only (IO), maximum period 10 years
Repayment Method	Direct Debit Direct Salary Credits Bpay Credit
Repayment Frequency	Monthly, Fortnightly or Weekly Specific day can be nominated Interest only must be Monthly
Minimum Loan	\$ 250,000
Maximum Loan	\$4,000,000 Higher amounts may be available, subject to individual assessment and stricter credit criteria.

Credit Policy

LVR	<u>Metro Areas</u> 95% - Up to \$ 750 000 90% - Up to \$1 000 000 80% - Up to \$1 500 000 75% - Up to \$2 000 000	<u>Regional Areas</u> 95% - Up to \$ 500 000 90% - Up to \$ 750 000
Security	Registered first mortgage, residential security only	

Fees

Application Fee	\$ 0.00
Valuation Fee	\$220.00 or as per quotation.
Legal Fees	At cost, \$412.50 for standard loans.
Monthly or Annual Account Keeping Fee	\$330.00 Annual Account Keeping Fee (GST Inclusive) No Monthly 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 cos

This brochure provides a summary only. Applications are subject to CDS credit approval criteria. Full details are available on request by calling 1300 888 366. Information in this document is current at the time of printing.