



PREMIUM LOAN SPECIFICATIONS

LOAN FEATURES

Loan size

Loan facilities may be as little as \$30,000 or up to \$1,000,000.

Loan Term

The loan terms can be up to 30 years.

Loan to Security Value Ratio (LVR)

The maximum LVR is 90% for loans up to \$1,000,000.

Telephone Banking

You have access to telephone banking via a personal pin number using a touch tone phone.

Internet Banking

You have access to internet banking via a personal pin number using a home or office computer.

Extra Payments

You have the opportunity to make extra payments. (Allow 2 working days processing).

Salary Crediting

Payments to the loan account can be directed from your salary by arrangement with your employer. Other regular income, such as dividends and rental can also be directed to your loan account.

Re-draws

You can make unlimited re-draws at any time. (Allow 2 working days processing – the first six transactions are free).

Interest Only

You can select to pay interest only for a period of time at the same rate as principal and interest facilities.

Fixed Interest Rates

These are available on request. You are able to reduce up to 50% of the fixed rate loan within the fixed interest rate period without incurring penalties.

Land Only Loans

These are offered at a rate which is 0.25% higher than the variable rate.

Construction Loans

These are offered at a rate, which is 0.25% higher than the variable rate during the construction period.

Loan Purpose

There is no restriction on the purpose of the loan, however cash out restrictions apply.

Statements

You will be provided with 6 monthly loan statements.

Split Loans

You have the flexibility to split your loan into 4 accounts. This is available where you have a minimum loan size of \$40,000. Loans can be a mixture of fixed and variable interest rates.

Application Fee

\$297.00 payable on application

Valuation Fee

The initial valuation fee is \$275 for a property up to the value of \$1,000,000.

For valuations on properties above these values or outside metropolitan areas other rates may apply.

Legal Fees

The lender's legal fees, form part of the loan cost, they are \$434.50 (extra for guarantors/family trusts and additional properties).

Lenders Mortgage Insurance (Insured Only)

LMI applies for loans above an 80% LVR payable by the borrower.

Mortgagee

Perpetual Trustees Victoria Ltd.

Funder

Advantagedge a 100% owned subsidiary of National Australia Bank.

Discharge Fee

\$275 and Lenders Legal fees apply.