



Platinum Horizon 90 (Lo-Doc)

- Term Loan / Line of Credit

Loan amount	<ul style="list-style-type: none"> ▪ \$50,000 to \$1,000,000 single security ▪ \$2,000,000 with multiple securities ▪ \$2,500,000 maximum exposure per borrower
Purpose	<ul style="list-style-type: none"> ▪ Owner occupied / investment ▪ Purchase or Refinance ▪ Business Purpose permitted
Eligible Borrower	<ul style="list-style-type: none"> ▪ Personal Borrowers, Companies or Trusts
LVR	<ul style="list-style-type: none"> ▪ Maximum LVR 90%, inclusive of LMI Capitalisation
LMI	<ul style="list-style-type: none"> ▪ Borrower Pays Lenders Mortgage insurance Premium
Term	<ul style="list-style-type: none"> ▪ Up to 30 years
Interest Rate	<ul style="list-style-type: none"> ▪ Variable Rate
Account Keeping Fee	<ul style="list-style-type: none"> ▪ \$60
Multiple accounts	<ul style="list-style-type: none"> ▪ Can be split into 4 free sub-accounts for tax effective planning ▪ Minimum account split is \$50,000
Repayment Type	<ul style="list-style-type: none"> ▪ Principal and interest ▪ Up to 10 years interest only option
Repayment options	<ul style="list-style-type: none"> ▪ Salary crediting – borrowers can have all or part of their pay directly deposited to their loan account by providing employer with BSB and loan number ▪ Direct debit – borrowers can have their repayments drawn from a nominated bank account with the choice of weekly, fortnightly or monthly repayments ▪ Each account to receive a monthly repayment
Additional payments	<ul style="list-style-type: none"> ▪ Additional payments can be made at any time without fee or penalty via: <ol style="list-style-type: none"> 1. Direct credits from another financial institution or additional salary credits 2. Internet and telephone Banking 3. Cheque or cash deposits through National Australia Bank. ▪ Account unable to accept payments that will take balance into credit <i>Break cost fees may apply to Fixed rate accounts.</i>
Access of Funds	<ul style="list-style-type: none"> ▪ Available balance can be accessed through; <ol style="list-style-type: none"> 1. Funds transfer to a pre-nominated account using phone or internet access 2. BPay or bills using phone or internet access 3. Access to an ATM via Visa Debit Card
Deferred Establishment fee	<ul style="list-style-type: none"> ▪ Year 1 – 3: 1.90%. Year 4: 1.50%, Year 5: 1.20%
Key features	<ul style="list-style-type: none"> ✓ Offset Account available ✓ 24 hour easy access to internet and phone banking including funds transfer ✓ Free redraw with no minimum amount via phone and internet banking ✓ Access to funds using Visa Debit Card via ATM or EFTPOS ✓ May be linked to other Self Certified products ✓ 4 Free Sub Accounts available ✓ Substitution of security (portability) ✓ Half yearly statements for P & I Loans or Monthly for Interest Only options ✓ Land options available

This fact sheet provides general information only and is subject to change.

Full details of the loan are set out in the loan agreement.

Conditions, fees & charges apply.

Standard Commissions and Trailer applies

Platinum – RPM (Residential Property Mortgages Pty Ltd) product.