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## Platinum Intro Rate Loan

<b>LOAN PURPOSE:</b>	Purchase, Refinance, Debt Consolidation and Cash Out
<b>LOAN AMOUNT:</b>	From \$50,000 to \$1,000,000
<b>LOAN TERM:</b>	From 15-40 Years
<b>REPAYMENT OPTIONS:</b>	Interest Only Option: Not Available 1 – 5 Years Fixed Interest Option: (after 12 months)
<b>FREQUENCY:</b>	Weekly, Fortnightly, Monthly
<b>LOAN FEATURES:</b>	Redraw Split Loan (after 12 month into rate period finishes) Dynamic Repayments Inward Direct Debits Inward Direct Credits Internal Portion Transfers Inward Deposit Book Payments Inward BPay Outward 3rd Party Direct Debits Loan Access System/Telephone Banking
<b>MAXIMUM LVR:</b>	90% to \$1,000,000
<b>LMI CAPITALISATION:</b>	Yes – Maximum 90% LVR (including LMI)
<b>APPLICATION FEE:</b>	\$395
<b>VALUATION FEE:</b>	\$275
<b>ON GOING FEES:</b>	No Monthly Fee No Annual Fee No Administration Fee No Redraw Fee
<b>LMI PREMIUM PAYABLE BY:</b>	Funder: $\leq$ \$500,000 & $\leq$ 80% LVR Borrower :> \$500,000 & >80% LVR
<b>PRODUCT PARAMETERS:</b>	No Loan increases during intro rate period Not available for QuickStart, Line Of Credit, LoDoc, Non-Resident, Business Purpose and Vacant Land Loans
<b>DEFERRED ESTABLISHMENT FEES:</b>	2.20% 1 <sup>ST</sup> – 3 <sup>RD</sup> YEAR 1.90% 4 <sup>TH</sup> YEAR 1.60% 5 <sup>TH</sup> YEAR

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.  
Reduced Trailer Commission Applies  
Platinum - Novasure product.