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## Platinum Prime LoDoc 80 Loan

<b>LOAN PURPOSE:</b>	Owner occupied or investment Purchase, Refinance, Debt Consolidation and Cash Out
<b>LOAN AMOUNT:</b>	From \$50,000 to \$1,000,000
<b>LOAN TERM:</b>	From 15 to 30 Years
<b>REPAYMENT OPTIONS:</b>	Interest Only Option 1 - 10 Years Fixed Interest Option 1 - 5 Years
<b>FREQUENCY:</b>	Weekly, Fortnightly, Monthly
<b>SPLIT LOAN FACILITY:</b>	Yes (Minimum \$10,000 per split portion)
<b>RE-DRAW FACILITY:</b>	Yes
<b>PAYMENT FACILITIES:</b>	Inward Direct Debits Inward Direct Credits Internal portion transfers (if a split loan) Deposit Book Payments Available Inward BPay 3rd Party Direct Debits Out Outward cheque (if LOC split exists) Loan Access System/Telephone Banking
<b>MAXIMUM LVR:</b>	80% ( <b>82% LMI Capitalisation</b> )
<b>FINANCIAL STATEMENT:</b>	Declaration of Financial Status is required
<b>FEES:</b>	No Monthly Fee No Annual Fee No Administration Fee No Redraw Fee
<b>LMI PREMIUM PAYABLE BY:</b>	Borrower:
<b>SECURITY:</b>	LMI Postcode restrictions apply
<b>OTHER CONDITIONS:</b>	Self-employed for 2 years, ABN required for 2 years, Registration for GST is required & Asset & Liabilities statement is required. Evidence of PAYG income must be obtained & provided if using to service debts
<b>DEFERRED ESTABLISHMENT FEES:</b>	1.40% 1 <sup>ST</sup> – 3 <sup>RD</sup> YEAR 1.05% 4 <sup>TH</sup> YEAR 0.70% 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.