

PMG CONSTRUCTION LOAN



This is a standard home loan with numerous features to suit a large range of home owners. This product caters for first home buyers, investors and debt consolidation. Borrowers have the option of choosing from a range of features including variable or fixed rates, combination loans, flexible repayment options, internet and phone banking – coupled with competitive pricing. The product allows for large loan sizes and high loan to value ratios.

Borrower Suitability	This loan is suitable for clients looking to purchase an investment property, a home to live in, refinance their existing mortgage or consolidate their debts			
Loan Amount	up to \$2,000,000			
Loan to Value Ratio	Insured 90% up to \$1M metro only, (\$750K regional, Australia wide \$500K) 95% up to \$750K metro only, (\$500 regional, Australia wide \$300K)			
Term	5 - 30 years			
Interest Rate Type	VARIABLE rates are available.			
Repayments	Principal & Interest	Interest Only	Weekly, Fortnightly, Monthly	
Repayment Methods	Direct Debit	Direct Salary Crediting		
Redraw Facility	Unlimited redraw transactions, with no maximum limit at no cost. Accessible 24hrs after lodgement			
Account Access	Net / Phone banking	ATM/EFTPOS	BPAY®	Direct Debit Card
Application Fee	NIL			
Valuation Fee	NIL			
Settlement Fee	NIL			
Month and Annual fees	NIL			
Notes	0.25% Loading during Construction			
Contact	1300 888 531	www.pmgonline.com.au		

This table only contains a summary of our products features. Features are subject to change without notice.