

Suite I: Standard Lo-Doc Home Loan

Product Positioning	Loans where the normal requirements for the substantiation of income are relaxed. In such cases the income disclosed by the borrower in the loan application is accepted for debt service purposes on the proviso that the borrower's asset and liability statement is supportive of the disclosed earnings.
Target Market	Self-employed & PAYG customers.
Security Type	Secured by registered first mortgage over residential owner occupied or investment security only.
Eligible Borrowers	PAYG, self-employed, companies.
Loan Purpose	Owner occupied or Investment property acceptable Not for business purposes Payment of tax liabilities specifically excluded May include consolidation of up to 3 other consumer loans No construction loans No cash out restrictions on loans not requiring LMI (otherwise \$100k cash out applies).
Term of Loan	10-30 years
Security Location	Capital city metro areas and selected regional centres.
Maximum Loan % LVR	Up to \$600,000 – 75% (no LMI) Up to \$750,000 – 70% (no LMI) Up to \$750,000 – 80% (LMI)
Minimum Loan Amount	\$50, 000
Maximum Loan Amount	\$750,000
Combination Loans (Splits)	Loans may be split by the following: By loan purpose - personal / investment By loan type - variable P&I / IO By security type - owner occupied / investment, property A / property B
Valuations	All loans require a valuation.
Repayment Type	Principle & interest Interest only - max 2-5 years Variable rate only
Interest Capitalisation	Last day of calendar month and on termination of the loan
Payment Frequency	Payments may be monthly or fortnightly, by direct debit only
Order of Repayment	1. Interest (current month) 2. Interest (arrears/prior months) 3. Outstanding fees and fines 4. Principal
Additional Payments	Additional payments may be made at any time without penalty
Direct Debit	Must be set up for repayments / interest
Salary crediting	Yes
Redraw Access	By telephone or Internet banking for redraw to a pre-nominated account

Disclaimer: Updated as of 2007. Confidential information.

Fees, rates and charges are subject to change at any time without notice in line with market conditions and funder requirements.