

## PMG STANDARD VARIABLE 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.

<b>Borrower Suitability</b>	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			
<b>Loan Amount</b>	up to \$2,000,000			
<b>Loan to Value Ratio</b>	90% up to \$1M metro only, (\$750K regional) 80% up to \$2M metro only, (\$1.5M regional)			
<b>Term</b>	5 - 30 years			
<b>Interest Rate Type</b>	VARIABLE rates are available.			
<b>Repayments</b>	Principal & Interest	Interest Only	Weekly, Fortnightly, Monthly	
<b>Repayment Methods</b>	Direct Debit	Direct Salary Crediting		
<b>Redraw Facility</b>	Unlimited redraw transactions, with no maximum limit at no cost. Accessible 24hrs after lodgement			
<b>Account Access</b>	Net / Phone banking	ATM/EFTPOS	BPAY®	Direct Debit Card
<b>Application Fee</b>	NIL			
<b>Valuation Fee</b>	NIL			
<b>Settlement Fee</b>	NIL			
<b>Month and Annual fees</b>	NIL			
<b>Contact</b>	1300 888 531	www.pmgonline.com.au		

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