

Five Star Product Summary

	Flexi	Solve	Assist
Prime Rate	4.99%	5.95%	6.97%
LVR < 65%	4.74%	5.70%	6.72%
Use	Any worthwhile purpose	Any worthwhile purpose	Any worthwhile purpose
Max Loan Amount	\$2m	\$2m	\$2m
Max Loan Term	up to 30 years	up to 30 years	up to 30 years
Location lending Value			
*Metro and Major regional	up to 80% *	up to 80% *	up to 80% *
*Minor Regional	up to 75% *	up to 75% *	up to 75% *
Establishment Fee	0.55% - one off upfront fee	0.95% - one off upfront fee	1.3% - one off upfront fee
Valuation Fee	From \$400	From \$400	From \$400
Legal Fee	From \$693 (Interstate TBA)		
Servicing	Flexible assessment beyond traditional limitations - all forms of income taken into consideration		
Serviceability Test	Net disposable income at 1.10 times or greater		
Credit History (Listed defaults only)	Defaults in total under \$1k (non-financial)	Unpaid defaults less than \$5k (paid defaults over 2 yrs. old and under \$5k ignored)	Varied will be considered No defined Limit
Annual Fees	N/A	N/A	N/A
Monthly Fees	N/A	N/A	N/A
Redraw Fee	N/A	N/A	N/A

* No LMI

*Rates effective 01/04/2017

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