

Five Star Product Summary

	Flexi Owner Occupied	Flexi Investment	Solve	Assist
Prime Rate	4.87%	5.35%	5.85%	6.97%
Security	Owner Occupied	Investment	either	either
LVR < 65%	4.67%	5.35%	5.70%	6.72%
Use	Any worthwhile purpose	Any worthwhile purpose	Any worthwhile purpose	Any worthwhile purpose
Max Loan Amount	\$2m	\$1.5m	\$2m	\$2m
Max Loan Term	up to 30 years	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% *	up to 80% *
*Minor Regional	up to 75% *	n.a.	up to 75% *	up to 75% *
Establishment Fee	0.55% - one off upfront fee	0.70% - one off upfront fee	0.95% - one off upfront fee	1.3% - one off upfront fee
Valuation Fee	From \$400	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	Defaults in total under \$1k	Unpaid defaults less than \$10k (paid defaults over 2 yrs. old and under \$10k ignored)	Varied will be considered <small>No defined Limit</small>
Annual Fees	N/A	N/A	N/A	N/A
Monthly Fees	N/A	N/A	N/A	N/A
Redraw Fee	N/A	N/A	N/A	N/A

*No LMI

*Rates effective 01/01/2018

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