



*Rates effective 01/06/2018

Product Guide

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ABN 42 006 110 998 ACN 102 849 779 Credit Representative Licence 398125 Crucis Pty. Ltd Australian Credit Licence 387666

Five Star - Flexi

Owner Occupied

Registered 1st mortgage over residential security.

Five Star Flexi is a flexible lending solution that is often attractive to Small Business Owners. It can be used for a variety of purposes including succession planning, debt consolidation, equity injections, business purchase, property purchase or improvement and more.

Who would it benefit?

This is our most popular product and suits borrowers who have been frustrated or misunderstood by major lenders, but who we have determined to be low risk. Our flexible assessment criteria allows us to take into account your individual situation and gives you an alternative avenue to obtain the funding solution you need.

Qualifying Features

Summary	Arrears and minor non financial defaults
Loan Size - Maximum	\$2,000,000
Loan Size - Minimum	\$30,000
LVR - Standard	up to 80%
Country Loan	Yes, but case by case basis
Zoning	Residential
Mortgage Insurance	Not Applicable
Borrowing Entities	Individuals, companies and trusts
Loans to Trusts	Yes, but must be in the name of the Trustees. Plus joint and several guarantees from active adult trust beneficiaries
Bench Mark Qualification	2% above Effective Interest Rate
Serviceability Test	Yes, net disposable income at 1.10 times or greater

Fees & Charges

Settlement Fee	Nil
Solicitors Fee	From \$715 (TBA interstate)
Valuation Fee	From \$400
Establishment Fee	0.55%
Progress Payments Fee	\$100
Redraw Fee	Nil
Monthly Account Management Fee	Nil
Annual Membership Fee	Nil
Split Fee	\$300 per split

Pricing

Rate	4.99%
LVR < 65%	4.89%

Loan Features

Purpose	Purchase/Refinance/ Consolidation Personal or Investment . Any worthwhile purpose
Serviceability	Flexible assessment beyond traditional limitations - all forms of reasonable income taken into consideration
Credit History	Defaults under \$1K
Additional Repayments	Yes - no charge
Redraw	Yes
Repayments	Direct Debit: weekly, fortnightly or monthly
Term	Max 30 years
P&I	Yes
Interest Only Period	currently unavailable
Split Loans	Available
Fast Pay facility	Available
Multiple Securities	Yes
Third Party Loans	No
Construction	currently unavailable
Vacant Land	currently unavailable
Progress Payment	Yes (case by case)
Owner Builder	No
Portability	Yes



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Five Star - Flexi

Investment

Registered 1st mortgage over residential security.

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Who would it benefit?

This is our most popular product and suits borrowers who have been frustrated or misunderstood by major lenders, but who we have determined to be low risk. Our flexible assessment criteria allows us to take into account your individual situation and gives you an alternative avenue to obtain the funding solution you need.

Qualifying Features

Summary	Arrears and minor non financial defaults
Loan Size - Maximum	\$1,500,000
Loan Size - Minimum	\$30,000
LVR - Standard	up to 80%
Country Loan	Yes, but case by case basis
Zoning	Residential
Mortgage Insurance	Not Applicable
Borrowing Entities	Individuals, companies and trusts
Loans to Trusts	Yes, but must be in the name of the Trustees. Plus joint and several guarantees from active adult trust beneficiaries
Bench Mark Qualification	2% above Effective Interest Rate
Serviceability Test	Yes, net disposable income at 1.10 times or greater

Fees & Charges

Settlement Fee	Nil
Solicitors Fee	From \$715 (TBA interstate)
Valuation Fee	From \$400
Establishment Fee	0.70%
Progress Payments Fee	\$100
Redraw Fee	Nil
Monthly Account Management Fee	Nil
Annual Membership Fee	Nil
Split Fee	\$300 per split

Pricing

Rate	5.50%
LVR < 65%	5.40%

Loan Features

Purpose	Purchase/Refinance/ Consolidation Personal or Investment . Any worthwhile purpose
Serviceability	Flexible assessment beyond traditional limitations - all forms of reasonable income taken into consideration
Credit History	Defaults under \$1K
Additional Repayments	Yes - no charge
Redraw	Yes
Repayments	Direct Debit: weekly, fortnightly or monthly
Term	Max 30 years
P&I	Yes
Interest Only Period	currently unavailable
Split Loans	Available
Fast Pay facility	Available
Multiple Securities	Yes
Early Repayment	Non-reg 3,2,1
Third Party Loans	No
Construction	currently unavailable
Vacant Land	currently unavailable
Progress Payment	Yes (case by case)
Owner Builder	No
Portability	Yes



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Five Star - Solve

Registered 1st mortgage over residential security.

Five Star Solve is a flexible loan product that allows you to restructure your debt position and work towards building a brighter financial future. It can be used for a wide range of purposes depending on your needs.

Who would it benefit?

This product is appropriate for borrowers who face roadblocks when trying to obtain finance through major lenders. We understand that you may have been through difficult circumstances and we can help you get back on track and in control of your finances.

Qualifying Features

Summary	Limited Defaults and Arrears
Loan Size - Maximum	\$2,000,000
Loan Size - Minimum	\$30,000
LVR - Standard	up to 80%
Country Loan	Yes, but case by case basis
Zoning	Residential
Mortgage Insurance	Not Applicable
Borrowing Entities	Individuals, companies and trusts
Loans to Trusts	Yes, but must be in the name of the Trustees. Plus joint and several guarantees from active adult trust beneficiaries
Bench Mark Qualification	2% above Effective Interest Rate
Serviceability Test	Yes, net disposable income at 1.10 times or greater

Fees & Charges

Settlement Fee	Nil
Solicitors Fee	From \$715 (TBA interstate)
Valuation Fee	From \$400
Establishment Fee	0.95%
Progress Payments Fee	\$100
Redraw Fee	Nil
Monthly Account Management Fee	Nil
Annual Membership Fee	Nil
Split Fee	\$300 per split

Pricing

Rate	5.99%
LVR < 65%	5.89%

Loan Features

Purpose	Purchase/Refinance/ Consolidation Personal or Investment . Any worthwhile purpose
Serviceability	Flexible assessment beyond traditional limitations - all forms of reasonable income taken into consideration
Credit History	Up to 2 defaults under 10K (paid defaults under 2yrs and under 5K ignored)
Additional Repayments Redraw	Yes - no charge Yes
Repayments	Direct Debit: weekly, fortnightly or monthly
Term	Max 30 years
P&I	Yes
Interest Only Period	currently unavailable
Split Loans	Available
Fast Pay facility	Available
Multiple Securities	Yes
Third Party Loans	No
Construction	currently unavailable
Vacant Land	currently unavailable
Progress Payment	Yes (case by case)
Owner Builder	No
Portability	Yes

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Five Star - Assist

Registered 1st mortgage over residential security.

Five Star Assist is a flexible loan product that allows you to restructure your debt position and work towards building a brighter financial future. It can be used for a wide range of purposes depending on your needs.

Who would it benefit?

This product is appropriate for borrowers who face roadblocks when trying to obtain finance through major lenders. We understand that you may have been through some particularly trying circumstances and we can help you get back on track and in control of your finances.

Qualifying Features

Summary	Unlimited defaults and arrears
Loan Size - Maximum	\$2,000,000
Loan Size - Minimum	\$30,000
LVR - Standard	up to 80%
Country Loan	Yes, but case by case basis
Zoning	Residential
Mortgage Insurance	Not Applicable
Borrowing Entities	Individuals, companies and trusts
Loans to Trusts	Yes, but must be in the name of the Trustees. Plus joint and several guarantees from active adult trust beneficiaries
Bench Mark Qualification	2% above Effective Interest Rate
Serviceability Test	Yes, net disposable income at 1.10 times or greater

Fees & Charges

Settlement Fee	Nil
Solicitors Fee	From \$715 (TBA interstate)
Valuation Fee	From \$400
Establishment Fee	1.30%
Progress Payments Fee	\$100
Redraw Fee	Nil
Monthly Account Management Fee	Nil
Annual Membership Fee	Nil
Split Fee	\$300 per split

Pricing

Rate	6.99%
LVR < 65%	6.89%

Loan Features

Purpose	Purchase/Refinance/ Consolidation Personal or Investment Any worthwhile purpose
Serviceability	Flexible assessment beyond traditional limitations - all forms of reasonable income taken into consideration
Credit History	Varied will be considered No defined limit
Additional	Yes - no charge
Redraw	Yes
Repayments	Direct Debit: weekly, fortnightly or monthly
Term	Max 30 years
P&I	Yes
Interest Only Period	currently unavailable
Split Loans	Available
Fast Pay facility	Available
Multiple Securities	Yes
Third Party Loans	No
Construction	currently unavailable
Vacant Land	currently unavailable
Progress Payment	Yes (case by case)
Owner Builder	No
Portability	Yes