

\*Rates effective 15/08/2019

## **Product Guide**

# 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.

**Pricing** 

| <b>Qualifying Features</b>               |   |
|--|---|
| Summary                                  | Arrears and minor non financial defaults  |
| Loan Size - Maximum                      |   |
|  | \$1,500,000   |
| Loan Size - Minimum                      | \$30,000  |
| LVR - Standard                           |   |
|  | up to 80%   |
| Country Look                             |   |
| Country Loan                             | Yes, but case by case basis   |
| Zoning                                   | Residential   |
| Mortgage Insurance<br>Borrowing Entities | Not Applicable  |
|  | 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                 | 20.10.10.10.100   |
| Denom Wark Quamoution                    | 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       | Nil                         |
| Management Fee        | INII                        |
| Annual Membership Fee | Nil                         |
| Split Fee             | \$300 per split             |

| Rate                  | 4.44%  |
|-----------------------|--|
| LVR < 65%             | 4.34%  |
| 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          | Yes  |
| Vacant Land           | Yes  |
| Progress Payment      | Yes (case by case)   |
| Owner Builder         | No   |
| Portability           | Yes  |



# Five Star - Flexi

## Investment

### 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.

**Pricing** 

| <b>Qualifying Features</b> |   |
|----------------------------|---|
| 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     | 0.85%                       |
| Progress Payments Fee | \$100                       |
| Redraw Fee            | Nil                         |
| Monthly Account       | Nil                         |
| Management Fee        | INII                        |
| Annual Membership Fee | Nil                         |
| Split Fee             | \$300 per split             |

| Rate                     | 4.95%  |
|--------------------------|--|
| LVR < 65%                | 4.85%  |
| Loan Features            |  |
| Purpose                  | Purchase/Refinance/ Consolidation<br>Personal or Investment .<br>Any worthwhile purpose                      |
| Serviceability           | Flexible assessment beyond traditional limitations - all forms of reasonable income taken into consideration |
| Credit History           | Defaults under \$1K  |
| Additional<br>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             | Yes  |
| Vacant Land              | Yes  |
| Progress Payment         | Yes (case by case)   |
| Owner Builder            | No   |
| Portability              | Yes  |
|                          | <b>—</b> —   |

VICTORIAN MORTGAGE GROUP

www.vicgroup.com.au



# 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                | \$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 Loans to Trusts | Individuals, companies and 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   |

| Face O Champag        |                             |
|-----------------------|-----------------------------|
| Fees & Charges        |                             |
| Settlement Fee        | Nil                         |
| Solicitors Fee        | From \$715 (TBA interstate) |
| Valuation Fee         | From \$400                  |
| Establishment Fee     | 1.10%                       |
| Progress Payments Fee | \$100                       |
| Redraw Fee            | Nil                         |
| Monthly Account       | Nil                         |
| Management Fee        | INII                        |
| Annual Membership Fee | Nil                         |
| Split Fee             | \$300 per split             |

|                                  |         | •      | •                |         |
|----------------------------------|---------|--------|------------------|---------|
|                                  |         |        |                  |         |
| Level 4, 377 Little Lonsdale Str | eet, M  | elbour | ne Victoria 3000 |         |
| T (03) 8600 7900 F (03) 9600 1   | 723 E b | rokers | support@vicgroup | .com.au |

| Pricing Rate LVR < 65% LVR < 65% LVR < 65% S.34%  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  Repayments Direct Debit: weekly, fortnightly or monthly  Term Max 30 years P&I Interest Only Period  Currently unavailable  Split Loans Available  Available  Multiple Securities Third Party Loans No Construction Yes Vacant Land Yes Progress Payment Ves (case by case) Owner Builder No Portability Yes |                      |  |
|--|----------------------|--|
| LVR < 65%  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  Repayments  Direct Debit: weekly, fortnightly or monthly  Term  Max 30 years  P&I  Interest Only Period  currently unavailable  Split Loans  Available  Multiple Securities  Yes  Third Party Loans  No  Construction  Yes  Yes (case by case)  Owner Builder  No  Portability  No  | Pricing              |  |
| Purpose Purchase/Refinance/ Consolidation Personal or Investment . Any worthwhile purpose Plexible 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 - no charge Yes - no charge Yes Repayments Direct Debit: weekly, fortnightly or monthly Term Max 30 years Yes Interest Only Period Currently unavailable  Split Loans Available Available Yes Third Party Loans No Construction Yes Vacant Land Yes Progress Payment Yes (case by case) Owner Builder No Portability   | Rate                 | 5.44%                                  |
| Purpose Purchase/Refinance/ Consolidation Personal or Investment . Any worthwhile purpose Flexible assessment beyond traditional limitations - all forms of reasonable income taken into consideration Up to 2 defaults under 10K (paid defaults under 2yrs and under 5K ignored)  Additional Repayments Pes - no charge Redraw Yes Pes Repayments Direct Debit: weekly, fortnightly or monthly Term Max 30 years Pes Interest Only Period Currently unavailable  Split Loans Available Available Multiple Securities Yes Third Party Loans No Construction Yes Payment Yes (case by case) Owner Builder No Portability  | LVR < 65%            | 5.34%                                  |
| 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  Repayments  Direct Debit: weekly, fortnightly or monthly  Term  Max 30 years  P&I  Interest Only Period  Currently unavailable  Split Loans  Available  Multiple Securities Third Party Loans  Ves  Progress Payment  Owner Builder  No  Portability  Fast Pay facility  No  Portability  Portability  | Loan Features        |  |
| 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  Repayments  Direct Debit: weekly, fortnightly or monthly  Term Max 30 years  P&I Interest Only Period  Currently unavailable  Split Loans  Available  Fast Pay facility  Available  Multiple Securities Third Party Loans  Ves  Progress Payment  Owner Builder  Owner Builder  Portability  | Purpose              | Personal or Investment .               |
| (paid defaults under 2yrs and under 5K ignored)  Additional Repayments Redraw  Yes  Repayments  Direct Debit: weekly, fortnightly or monthly  Term  Max 30 years  Yes  Interest Only Period  Split Loans  Available  Fast Pay facility  Multiple Securities Third Party Loans Ves  Pogress Payment Ves  Progress Payment Owner Builder  No  Yes - no charge  Yes  Available: weekly, fortnightly or monthly  Max 30 years  Yes  Yes  Ves  Turrently unavailable  Yes  Third Party Loans No  Construction Yes  Yes  Yes  Yes  Yes  Yes  Yes  Yes  | Serviceability       | limitations - all forms of reasonable  |
| Repayments Redraw Yes  Repayments  Direct Debit: weekly, fortnightly or monthly  Term Max 30 years  P&I Interest Only Period  Currently unavailable  Split Loans  Available  Fast Pay facility  Multiple Securities Third Party Loans Vacant Land Progress Payment Owner Builder  No  Portability  Yes  Direct Debit: weekly, fortnightly or monthly  Available  Yes  Yes  Ves  Ves  Ves  Vacant Land Yes  Yes  Ves  Vacant Land Ves  Portability  No  | Credit History       | (paid defaults under 2yrs and under 5K |
| Repayments  Direct Debit: weekly, fortnightly or monthly  Term  Max 30 years  P&I Interest Only Period  Currently unavailable  Split Loans  Available  Fast Pay facility  Available  Multiple Securities  Third Party Loans  Construction  Yes  Progress Payment  Owner Builder  No  Direct Debit: weekly, fortnightly or monthly  Max 30 years  Yes  Yes  Ves  Lurrently unavailable  Available  Yes  Yes  Yes  Yes  Yes  Yes  Yes  Y   |                      | Yes - no charge                        |
| 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 Yes Vacant Land Yes Progress Payment Yes (case by case) Owner Builder No   | Redraw               | Yes                                    |
| P&I Yes Interest Only Period currently unavailable  Split Loans Available  Fast Pay facility Available  Multiple Securities Yes Third Party Loans No Construction Yes Vacant Land Yes Progress Payment Yes (case by case) Owner Builder No   | Repayments           | • ,                                    |
| Interest Only Period  currently unavailable  Split Loans  Available  Fast Pay facility  Available  Multiple Securities  Yes  Third Party Loans  No  Construction  Yes  Vacant Land  Progress Payment  Owner Builder  No  No  Contability   | Term                 | Max 30 years                           |
| currently unavailable  Split Loans  Available  Fast Pay facility  Available  Multiple Securities  Yes  Third Party Loans  Construction  Yes  Vacant Land  Yes  Progress Payment  Owner Builder  No  Currently unavailable  Available  Yes  Yes  Yes  Yes  No  Portability  | P&I                  | Yes                                    |
| Split Loans  Available  Fast Pay facility  Available  Multiple Securities  Yes  Third Party Loans  No  Construction  Yes  Vacant Land  Progress Payment  Owner Builder  No  Available  Yes  Yes  Yes  No  Portability  | Interest Only Period |  |
| Fast Pay facility  Available  Available  Multiple Securities  Yes  Third Party Loans  No  Construction  Yes  Vacant Land  Progress Payment  Owner Builder  No  Available  Yes  Yes  Yes  No  Available  Yes  Yes  No  Portability  |                      | currently unavailable                  |
| Available  Yes  Third Party Loans  Construction  Yes  Vacant Land  Yes  Progress Payment  Owner Builder  No  Portability   | Split Loans          | Available                              |
| Third Party Loans No Construction Yes Vacant Land Yes Progress Payment Yes (case by case) Owner Builder No Portability   | Fast Pay facility    | Available                              |
| Construction Yes Vacant Land Yes Progress Payment Yes (case by case) Owner Builder No Portability  | Multiple Securities  | Yes                                    |
| Vacant Land Yes Progress Payment Yes (case by case) Owner Builder No Portability   | Third Party Loans    | No                                     |
| Progress Payment Yes (case by case) Owner Builder No Portability   | Construction         | Yes                                    |
| Owner Builder No<br>Portability  | Vacant Land          | Yes                                    |
| Portability  | Progress Payment     | Yes (case by case)                     |
| Portability Yes  | Owner Builder        | No                                     |
|  | Portability          | Yes                                    |



# 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      | \$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     | 1.45%                       |
| Progress Payments Fee | \$100                       |
| Redraw Fee            | Nil                         |
| Monthly Account       | Nil                         |
| Management Fee        | IVII                        |
| Annual Membership Fee | Nil                         |
| Split Fee             | \$300 per split             |

| Pricing                   |  |
|---------------------------|--|
| Rate                      | 6.44%  |
| LVR < 65%                 | 6.34%  |
| Loan Features             |  |
| Purpose                   |  |
|                           | Purchase/Refinance/ Consolidation  |
|                           | Personal or Investment   |
|                           | Any worthwhile purpose   |
| Serviceability            | el 111 - 11 10 100 1   |
|                           | Flexible assessment beyond traditional limitations - all forms of reasonable |
|                           | income taken into consideration  |
| Credit History            | Varied will be considered  |
| Credit History            | No definied 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              | Yes  |
| Vacant Land               | Yes  |
| Progress Payment          | Yes (case by case)   |
| Owner Builder Portability | No   |
| Fortability               | Yes  |
|                           |  |

