



LODOC LOAN



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PRODUCT PARAMETERS | LODOC LOAN

KEY CHARACTERISTICS

- Have you been self employed for 2 years and have an ABN?
- Loans for purchase or refinance of a property
- Fully featured home loan offering

ELIGIBILITY PAYG

Self Employed (self certified)

LOAN PURPOSE

Purchase | Refinance (owner occupied) | Limited Cash Out

LOAN AMOUNT

From \$50,000 to \$1,000,000

LOAN TERM

From 15 - 30 years

MAXIMUM LVR

80%

LMI CAPITALISATION

Yes

INTEREST ONLY OPTION

1 - 10 Years

FIXED INTEREST OPTION

1 - 5 Years

MINIMUM PORTION AMOUNT

\$10,000

LMI PREMIUM PAYABLE

Borrower

LINE OF CREDIT ('LOC') OPTION

LOC OPTION AVAILABLE

Yes

LOC TERM

From 25 - 30 years

LOC INTEREST ONLY TERM

15 Years

LOAN FEATURES

REDRAW AVAILABLE	Yes
INWARD BPAY	Yes
SPLIT LOAN FACILITY	Yes
OUTWARD THIRD PARTY DIRECT DEBITS	Yes
DYNAMIC REPAYMENTS	Yes
OUTWARD CHEQUES	Yes (if a Line of Credit split exists)
INWARD DIRECT DEBITS / CREDITS	Yes/Yes
LOAN ACCESS SYSTEM	Yes
INTERNAL PORTION TRANSFER	Yes (if a split loan)
LOAN ACCESS CARD	Yes
INWARD DEPOSIT BOOK PAYMENTS	Yes
REPAYMENT OPTIONS	Weekly Fortnightly Monthly

Get to where you want to be...