

Quickstart - product guide

A home loan for non genuine savings



Key Characteristics

- For applicants that don't have genuine savings to contribute to their deposit.
- Use your FHOG towards your deposit.
- Purchase your new home sooner

Parameters

ELIGIBILITY	:	PAYG & Self Employed
LOAN PURPOSE	:	Property purchase
LOAN AMOUNT	:	From \$50,000 to \$750,000
LOAN TERM	:	From 15-30 years
MAXIMUM LVR	:	95%
LMI CAPITALISATION	:	Yes to max LVR of 95% Incl.
FIXED RATE OPTIONS	:	1-5 years
MIN PORTION AMOUNT	:	\$10,000
LMI PREMIUM	:	Payable by the borrower

Loan Features

Redraw available	:	Yes	Inward deposit book payments	:	Yes
Split loan	:	Yes	Inward B'Pay	:	Yes
Dynamic repayments	:	Yes	Outward 3 rd party direct debits	:	YES
Inward direct credits	:	Yes	Loan Access System (LAC)	:	Yes
Inwards direct debits	:	Yes	Debit MasterCard	:	Yes
Inter account transfers	:				

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