

INVESTOR LOANS – PRO DOC NO FEE

| PRO DOC NO FEE 70 - 9.74% (with Loyalty Discount) | |
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| Purpose | Owner-occupied or investment property purchases, land only, construction and re-financing existing residential loans. |
| Income Verification | Investment – No income declaration required just affordability declaration Owner Occupied – Affordability and Income declaration required |
| Loan size | From \$150,000 to \$1,000,000 per security property |
| Term | Up to 30 years |
| Repayments | Principal and interest or interest-only for 2, 3, 5 or 10 years. Line of credit: 15 years. |
| Frequency | Weekly, fortnightly or monthly. Extra repayments can be made on variable loans at any time. |
| Convert to fixed rate | All or part of the loan can be converted to a fixed rate at any time at a cost of \$250. |
| Split loan facility | Up to four separate splits per facility each with separate loan statements. Transfer funds between splits using Inter-Account Payment facility. |
| Line of Credit Facility | Add 0.20% to the interest rate (has debit Mastercard and a cheque book) |
| Re-draw facility | Unlimited re-draw at no cost. Minimum re-draw \$50 when using Loan Service Line or Loan Service Net for all variable-rate loans. |
| Pay anyone | Payment can be made to any bank, building society or credit union directly from your loan using a valid BSB and account number (excludes credit cards). Maximum of \$5,000 per day. Not available during a fixed-rate period. |
| Maximum LVR | 70% for all loans. |
| Application Fee | \$0 |
| Valuation Fee | \$0 |
| Settlement Fee | \$0 |
| Lenders Solicitor Fees | \$0* |
| Lenders Mortgage Insurance | \$0 (Is required for all loans. The premium is payable up to \$750,000 loan size). |
| Ongoing Fees | \$0 |
| Loyalty Discount | At end of Year 1 and at the end of Year 2 the interest rate will be reduced by 0.05% each year (as long as the loan is not in arrears at year end). |
| Deferred Administration Fee (DAF) | <p>If the balance of the loan is repaid in full within 60 months after the Settlement Date, the Deferred Administration Fee will be as follows:</p> <p style="text-align: right;">Amount of DAF as a percentage of the original loan amount:</p> <p>When the loan is repaid in full:</p> <ul style="list-style-type: none"> • up to and including 12 months after the Settlement Date: 1.80% • more than 12 months after the Settlement Date, up to and including 24 months after the Settlement Date: 1.60% • more than 24 months after the Settlement Date, up to and including 36 months after the Settlement Date: 1.20% • more than 36 months after the Settlement Date, up to and including 48 months after the Settlement Date: 0.80% • more than 48 months after the Settlement Date, up to and including 60 months after the Settlement Date, 0.50% |
| Settlement Deferred Administration Fee | A Settlement Deferred Administration Fee of \$350 is payable on full repayment and discharge of the loan. |
| Government & bank charges | For example, mortgage duty, registration fees and property searches. |

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| <i>Other conditions</i> | <ul style="list-style-type: none">• All repayments to be made by electronic direct debit or direct credit;• No minimum net asset position required;• No minimum self-employment period;• Security to be located in mainland capital cities;• Registered first mortgage over residential property required as security on all loans. |
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This product sheet provides general information only. Full details of the loan are set out in the loan agreement.
All interest rates are effective as at 23rd July 2008. Conditions, fees & charges apply. * Trusts and companies are not covered.