

Line of Credit – White Label

Account specifics

Issued 3 October 2008

Loan purpose	Owner occupied, investment or business purpose permitted	
Split facility	Four separate loan accounts under one facility, each with loan statements	
Maximum loan amount	\$1,000,000 as a stand alone facility	
Minimum loan amount	\$100,000	
Minimum account split	\$5,000 if part of a split facility	
Loan term	30 years	
Repayments	Interest only for the first 15 years called the revolving credit period. Reverting to principal and interest for the remainder of the term	
Repayment method	<ul style="list-style-type: none">• Loan repayments can be made by direct debit or direct salary credit• Instalments can be made weekly, fortnightly or monthly	
Voluntary repayments	Additional repayments may be made at any time	
Portability	Substitution of security property is available. Restrictions may apply if loan size is altered	
Ongoing fees	No monthly administration fees or early repayment fees	
Loan statements	<ul style="list-style-type: none">• Monthly statements during the revolving credit period, reverting to 6 monthly for the remainder of the term• Interim statements are issued upon request free of charge	
Drawdown facility	Available as required and the minimum redraw is \$50 when accessed over the phone or via the internet	
Online services	<ul style="list-style-type: none">• The loan service net enables borrowers to view and transact on their loan• The loan service line enables borrowers to transact on their loan via the phone	
MasterCard & Chequebook access	<ul style="list-style-type: none">• MasterCard access for purchases and free ATM access to cash (selected ATM's only) all at line of credit rates• Chequebook access option available	
Stand alone	\$850,000	90%
Maximum LVR	\$1,000,000	80%

