



Homeloans Product Snapshot

Full Doc

Homeloans Ultra Plus

- On-going discounted variable rate
- 0.10% discount for LVR's less than 75%~
- Annual fee of \$330
- Vacant land and construction loans available
- 100% of loan proceeds for business purposes (some exclusions)
- LVR up to 95% incl LMI. Available for owner occupied and investment purchases (Genuine 5% savings required)^
- Free redraw via ATMs, internet and telephone banking*

Homeloans Ultra

- Competitive variable rate
- 0.10% discount for LVR's less than 75%~
- No on-going fees
- Vacant land and construction available
- 100% of loan proceeds for business purposes (some exclusions)
- LVR up to 95% inclusive of LMI premium available for owner occupied purchases (Genuine 5% savings required)
- Free redraw via ATMs, internet and telephone banking*

Homeloans ProSmart

- LMI Waiver Fee option available instead of LMI
- 95% LVR + LMI available for owner occupied and investment purchases (Genuine 10% savings required for investment)
- Genworth will accept ING serviceability calculator up to \$1M
- Property zoned Sepp 5 (over 55's) acceptable as security
- Free redraw, no minimum
- Rate Lock available at formal approval for a flat fee of \$499, for fixed rate facilities

Homeloans MoniPower

- Bridging finance available with peak debt LVR 85%, serviceability calculated on end debt
- Additional repayments of up to \$20,000 in a 12 month period available during fixed rate period
- Redraw facility and 100% offset available during fixed rate
- No ongoing fees
- LVR up to 95% + LMI premium available (Genuine 5% savings over six months required) for owner occupied purchases
- LVR up to 90% + LMI premium available for investment purchases

^Homeloans Ultra Plus 95% LVR is only available for owner occupied and investment purchases. 0.15% rate loading and additional credit criteria applies for loans above 90% LVR. ~Discount on loans of LVR <=75% applies to loan sizes of \$200,000 and above only. *Ultra variable rate customers receive unlimited Direct Salary, Other income and BPay credits, Direct Card (ATM and EFTPOS in Australia), Direct Debits and Cheque Book transactions. Transactions outside the rediATM network will continue to be subject to any charges set by the ATM operator.



Homeloans Product Snapshot

Lo Doc

Homeloans Ultra Lo Doc

- Available for purchase, construction, refinance and debt consolidation
- 0.10% discount for LVR < 60%
- 100% of loan proceeds for business purposes (some exclusions)
- ABN held for 24 months, GST registration for minimum 12 months if income > \$75,000
- Max LVR 80%
- Companies and trust entities accepted
- LMI applicable for LVR > 60% and payable by client and can be capitalized
- 3 months trading statements required regardless of LVR
- Refer Genworth and QBE requirements

Homeloans MoniPower Lo Doc

- Bridging finance facility available, with serviceability calculated on end debt
- LMI applicable, payable by client and can be capitalized (Genworth)
- ABN held for 24 months, registered for GST if income > \$75,000
- Max LVR 80%
- Construction, purchase and refinance (< 60%) purposes available
- Company and trust entities accepted
- 100% offset available
- Refer Genworth and QBE requirements

Homeloans ProSmart Lo Doc

- Company borrowers allowed (no trust entities allowed / accepted)
- ABN held for 24 months
- GST registration required
- Max LVR 60%
- No ongoing fees
- Established dwellings only, no construction or vacant land allowed
- Purchase and refinance purposes available
- 100% of loan proceeds for business purposes (some exclusions)



For further information speak to your Homeloans BDM.
Accredited brokers can visit www.homeloans.com.au/loanzone for full product specifications.