

**PREMIUM FASTDOC – 70 & 80**

Loan purpose	<ul style="list-style-type: none">• Owner-occupied, investment and business purposes.• Allows self-employed applicants to demonstrate their ability to afford a loan by signing a declaration, as opposed to providing evidence of income.									
Income verification	<ul style="list-style-type: none">• Fastdoc 80, self-employed applicants' declaration of income and affordability.• Applicants must have been self-employed for more than two years.• No minimum level of net assets required.• Fastdoc 70, self-employed applicants' declaration of affordability for investment purpose.• Declaration of income and affordability for owner occupied purpose.• No minimum self-employed period• No minimum level of net assets required.									
Split facility	Four separate loan accounts under one facility, each with loan statements. Line of credit option available									
Maximum loan amount	<ul style="list-style-type: none">• Fastdoc 70: \$750,000• Fastdoc 80: \$1,000,000									
Minimum loan amount	\$30,000									
Loan term	10, 15, 20, 25 or 30 years.									
Interest rate	Variable or fixed for 2, 3 or 5 years.									
Repayments	Principal and interest or interest-only 2, 3, 5 or 10 years.									
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 on variable rate loans may be made at any time.									
Ongoing fees	Fees Apply.									
Loan statements	<ul style="list-style-type: none">• Bi-annual statements are issued at end of financial year and end of year.• Interim statements are issued on request free of charge.									
Redraw facility	For variable rate, available as required and the minimum redraw is \$50 when accessed over the phone or via the internet									
Construction	Land only security and construction facilities are available. Additional terms, conditions and progress payment fees apply.									
Online services	<ul style="list-style-type: none">• The Loan Service Net enables borrowers to view and transact on their loan online.• The Loan Service Line enables borrowers to transact on their loan via telephone.									
LVR	<table><tr><td>Fastdoc 80</td><td>Fastdoc 70</td><td></td></tr><tr><td>80%</td><td>70%</td><td>\$30,000 - \$750,000</td></tr><tr><td>80%</td><td>NA</td><td>\$750,001 - \$1,000,000</td></tr></table>	Fastdoc 80	Fastdoc 70		80%	70%	\$30,000 - \$750,000	80%	NA	\$750,001 - \$1,000,000
Fastdoc 80	Fastdoc 70									
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