

Product Fact Sheet

SAPPHIRE Self Cert



Key Features	<ul style="list-style-type: none"> • No ongoing monthly or annual fees • No application fee • Unlimited free redraw. No minimum amount • Interest only option at no charge for investment loans • Direct funds transfer • Land only and construction at same interest rate • Split loan at no charge • Interest rates calculated on daily rests
Borrower Type	<ul style="list-style-type: none"> • Self employed 2 years minimum.
Purpose	<ul style="list-style-type: none"> • Investment property • Purchase, Refinance or to use Equity in your property • Land only and construction option available • Business purposes/ cashflow
Ongoing Fees	<ul style="list-style-type: none"> • There are no monthly or annual charges
Loan to value ratio (LVR)	<ul style="list-style-type: none"> • Up to 80% with LMI. 75% land only
Term	<ul style="list-style-type: none"> • 10 to 30 years
Interest Rates	<ul style="list-style-type: none"> • You can structure your loan based on your individual needs. • This allows you to choose either variable, fixed rate or a combination of both at no charge. • Fixed rates 1 to 5 years. Lock in option available
Loan amount	<ul style="list-style-type: none"> • \$50,000 to \$800,000.
Split/Multiple Accounts	<ul style="list-style-type: none"> • You can split your loan at no cost. This offers flexibility and allows you to track components of your loan separately
Repayment Frequency	<ul style="list-style-type: none"> • Choice of weekly, fortnightly or monthly repayments
Additional Repayments	<ul style="list-style-type: none"> • You can make additional payments to your loan via direct credits or additional salary credits at no charge. • There is no limit on additional repayments on a variable rate and you can make additional repayments up to 20% of the principle amount borrowed during a fixed term
Repayment Options	<ul style="list-style-type: none"> • Salary Crediting - You can have all or part of your salary directly deposited into your loan account • Direct Debit - You can have your repayments drawn from a nominated bank account. • Direct funds transfer