

# VARIABLE PLUS HOME LOAN

## 95% MAXIMUM LVR

PRODUCT CODE: F280J

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**Giant Finance Group**

Looking for a large loan or after a competitive interest rate with a high LVR? Do you have 1 or several properties you wish to tie in under one simple loan? Our Variable Plus Home Loan offers clients a loan of up to \$2,000,000 up to a maximum of 80% LVR with no LMI or a maximum of \$1,000,000 up to 90% LVR with LMI. Benefit from a reduced variable interest rate for the life of the loan plus the option to fix with internet, phone and card access to funds on variable rate portion, making this one of the most flexible loans in the market today.

### Borrower Suitability

Clients who are able to provide verification of their income and are looking for a large loan which is packed with standard features available under a very competitive ongoing reduced variable rate.

<b>Loan Purpose:</b>	<p><b>&gt;90% to 95% LVR</b></p> <ul style="list-style-type: none"> <li>Purchase of an owner-occupied property</li> </ul> <p><b>≤90% LVR</b></p> <ul style="list-style-type: none"> <li>Purchase or refinance an owner-occupied or investment property</li> <li>Construction of owner-occupied or investment property*</li> <li>Debt consolidation</li> <li>Equity release*</li> </ul>	<b>Repayment Method:</b>	<ul style="list-style-type: none"> <li>Direct Debit</li> <li>BPAY®</li> <li>Internet</li> <li>Salary Crediting</li> </ul>
<b>Loan Requirements:</b>	5% genuine savings/equity required if LVR >90%. Minimum 3 months savings.	<b>Loan Access:</b>	<ul style="list-style-type: none"> <li>ATM/EFTPOS</li> <li>Online/Phone banking^</li> <li>Direct Debit^</li> </ul>
<b>Loan Amount:</b>	<p>Minimum: \$30,000</p> <p><b>&gt;90% to 95% LVR</b></p> <p>Maximum: \$750,000 per security</p> <p><b>≤90% LVR</b></p> <p>Maximum: \$1,000,000 per security or \$2,000,000 up to 80%</p>	<b>Loan Features:</b>	<p>Card access.</p> <p>Free internet and telephone transacting including redraw.</p> <p>No restriction on the number of loan splits (\$20,000 minimum).</p>
<b>Loan to Value Ratio:</b>	<p>95% maximum inclusive of LMI for owner occupied and construction</p> <p>90% maximum plus LMI for refinance, purchase of owner occupied and vacant land</p> <p>90% maximum inclusive of LMI for investment</p>	<b>Ongoing Fees:</b>	Annual Fee: \$120
<b>Term:</b>	<p>Minimum: 25 years</p> <p>Maximum: 30 years</p>	<b>Transaction Fees:</b>	<ul style="list-style-type: none"> <li>Free online access</li> <li>Manual Redraw: \$45 (\$250 minimum)</li> </ul> <p>Fee FREE</p> <p>Unlimited direct debit payments into your account, free phone and internet transacting per month including redraw.</p> <p>Unlimited direct salary credits, other income credits, BPay® credits, direct card transactions including ATM and EFTPOS (through the rediATM network), direct debits to outside accounts, credit card sweep.</p>
<b>Interest Rate Type:</b>	Variable	<b>Application Fee:</b>	\$0 including one standard valuation
<b>LMI:</b>	<p>≤80% LVR: No LMI required*</p> <p>≤95% LVR: Inclusive of LMI (max 90% LVR inclusive of LMI for Investment)</p>	<b>Settlement Fees:</b>	<ul style="list-style-type: none"> <li>Solicitors Fees: \$330</li> <li>Loan Processing Fee: Nil</li> <li>Settlement Fee: \$330</li> </ul>
<b>Repayments:</b>	<ul style="list-style-type: none"> <li>Principal &amp; Interest</li> <li>Interest Only (maximum 80% LVR)</li> <li>Weekly, Fortnightly, Monthly</li> </ul> <p>Interest only period:</p> <p>Personal use: Up to 5 years.</p> <p>Investment Use: Up to 10 years if LVR ≤85% or 5 years if LVR&gt;85%.</p>	<b>Other Fees:</b>	<ul style="list-style-type: none"> <li>Additional Valuation Fee: At Cost</li> <li>Construction Fee: \$253</li> </ul> <p>For a list of other fees please see the Fees and Charges Sheet, contact Giant Finance or refer to your loan contract.</p>
		<b>Other:</b>	<p>FHOG available at land settlement.*</p> <p>Portability of loan available (subject to approval).</p> <p>Interest paid in advance option available.*</p> <p>Vacant land loans with no construction requirements.</p> <p>Additional repayments allowed on variable rate portion.</p>

\* Conditions Apply

^ Redraw to nominated direct debit account only. Direct debits to other accounts must be set up by third party. All fees include GST.