

# SELF EMPLOYED HOME LOAN

## 80% MAXIMUM LVR

PRODUCT CODE: F660, F670, F680

UPDATED: 3 AUGUST 2017



**Giant Finance Group**

The Self Employed Home Loan is ideal for customers looking to buy or refinance their home or investment property and obtain cash out at the same time.

Offering a competitive rate, this home loan has been created to meet the changing needs of Australian borrowers who have not had any major credit impairment or defaults.

### Borrower Suitability

The Self Employed Home Loan is a low documentation loan available to a broad range of applicants which considers each borrower's unique circumstances, rather than simply being based on a credit score.

<b>Loan Purpose:</b>	<ul style="list-style-type: none"><li>• Purchase or refinance of owner-occupied or investment property</li><li>• Unlimited debt consolidation</li><li>• Cash out (LVR restrictions apply)</li></ul>	<b>Transaction Fees:</b>	Free redraw via internet banking (minimum \$50) Free redraw via customer service (minimum \$1,000)
<b>Loan Requirements:</b>	<ul style="list-style-type: none"><li>• ABN must be registered for a minimum of 24 months (GST registration where required)</li><li>• Declaration of financial position <b>plus two</b> of the following:<ul style="list-style-type: none"><li>- 6 months business bank statements</li><li>- 2 most recent BAS</li><li>- Accountant's Letter</li></ul></li></ul>	<b>Application Fee:</b>	• \$0
<b>Loan Amount:</b>	Minimum: \$100,000 Maximum: \$1,000,000	<b>Settlement Fees:</b>	<ul style="list-style-type: none"><li>• Solicitors Fees: \$895</li><li>• Loan Processing Fee: Nil</li><li>• Title Insurance: Nil</li><li>• Settlement Fee: \$975</li></ul>
<b>Loan to Value Ratio:</b>	• 80% Maximum	<b>Other Fees:</b>	• Valuation Fee: At Cost
<b>Term:</b>	<ul style="list-style-type: none"><li>• Minimum: 10 years</li><li>• Maximum: 30 years</li></ul>	<b>Other:</b>	Maximum of 2 splits* Residential securities in categories 1 major metro Vacant Land & Apartments unacceptable
<b>Interest Rate Type:</b>	Variable		
<b>LMI:</b>	• No LMI required (Lenders Risk Fee applicable)		
<b>Repayments:</b>	<ul style="list-style-type: none"><li>• Principal &amp; Interest</li><li>• Interest Only (Investment Securities Only. Rate loading applies)</li></ul>		
<b>Repayment Method:</b>	• Direct Debit		
<b>Loan Access:</b>	• Customer Service		
<b>Loan Features:</b>	• Free additional payments are allowed		
<b>Ongoing Fees:</b>	• \$15 per month (per loan split)		

All fees include GST.

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