

Giant Finance Group Interest Rate Sheet

Updated: 10 August 2017



Giant Finance Group

Standard Variable Home Loans

| Product | | Details | | Interest Option | Variable Rate |
|-------------------------|-------|---|----------------|-----------------|---------------|
| Variable Plus Home Loan | F280J | Max 80% LVR. Loan amount >\$200,000. Non Genuine Savings. All in one account. Available for Land and Construction. Annual fee applies (see fees sheet). FASTRefi. | Investment | IO | 5.11% |
| | | | | P&I | 4.49% |
| | | | Owner Occupied | IO | 4.69% |
| | | | | P&I | 3.99% |

Self-Employed Home Loans

| Product | | Details | | Interest Option | Variable Rate |
|------------------------------|-------|---|-------|-----------------|---------------|
| Self-Employed Home Loan | F660 | Max 80% LVR for purchase or refinance of owner occupied or investment property. Max loan amount \$1,000,000. Lenders Risk Fee and Monthly Fee applies (see fees sheet). Unlimited debt consolidation. Cash out available (up to < \$250K must have stated purpose, > \$250K stat dec required however LVR may be reduced if detail is deemed insufficient). Loans to 30 years. Principal & Interest repayments available. Interest Only available on Investment securities only (max 5 years). Vacant land and Apartments not acceptable. Category 1 Major Metro security only. Income Documentation, Self certification plus two of the following: Accountant declaration or 6 months business banking statements or 2 most recent BAS statements. ABN must be registered for a min of 24 months (GST reg where required). | <\$1M | IO | 5.13% |
| | P&I | | | 4.88% | |
| | F670 | | <\$1M | IO | 5.33% |
| | | | | P&I | 5.08% |
| | F680 | | <\$1M | IO | 5.58% |
| | | | | P&I | 5.33% |
| Self-Employed Plus Home Loan | F660J | Max 85% LVR for purchase or refinance of owner occupied or investment property. Max loan amount \$1,250,000 (up to 85% LVR, security location restrictions apply). Lenders Risk Fee and Monthly Fee applies (see fees sheet). Unlimited debt consolidation. Cash out available (up to < \$250K must have stated purpose, > \$250K stat dec required however LVR may be reduced if detail is deemed insufficient). Loans to 30 years. Principal & Interest repayments available. Interest Only available on Investment securities only (max 5 years). All defaults <\$1,000 accepted. Vacant land not acceptable. No apartments in Gold Coast. Category 1 & 2 security only. Income Documentation, Self certification plus one of the following: Accountant declaration or 6 months business banking statements or 2 most recent BAS statements. ABN must be registered for a min of 12 months (GST reg where required). | >\$1m | IO | 6.08% |
| | | | | P&I | 5.83% |
| | F670J | | >\$1m | IO | 6.23% |
| | | | | P&I | 5.98% |
| | F680J | | >\$1m | IO | 6.43% |
| | | | | P&I | 6.18% |
| | F685J | | >\$1m | IO | 7.58% |
| | | | | P&I | 7.33% |

Expat Home Loan

| Product | | Details | Variable Rate |
|-----------------|------|--|---------------|
| Expat Home Loan | F790 | Max 90% LVR plus capitalised LMI. Max Loan amount \$750,000. Purchase or refinance of owner occupied or investment property, debt consolidation or cash out. Principal and Interest repayments only. Annual fee of \$330 applicable. All documents must be translated by a NAATI approved translator. Income must be converted to AUD. 80% of overseas income converted to AUD may be used. Not available for construction or vacant land. | 4.66% |

Rates & Fees displayed are starting from and are provided as an indication only. Information is correct at time of publishing and is subject to change. All fees include GST.

Giant Finance Group Home Loan Fees

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New Loans

| Fees | F2 | F6 | F7 |
|-------------------------------|--|--|-----------------|
| | Standard Home Loans | Standard & Self- Employed Home Loans | Expat Home Loan |
| Application Fee | \$0 | \$0 | \$0 |
| Valuation Fees From | \$264* | \$375.00 | At Cost |
| | *First standard valuation is free. All additional valuations are at cost per security. | | |
| Solicitors Fees | \$330 | \$895 | \$395 |
| Loan Processing Fee | - | - | \$0 |
| Title Insurance | - | - | - |
| Settlement Fee | \$330 | \$975 | \$275 |
| FastREFI | \$55 | - | - |
| Construction Fees | \$253 | - | - |
| Risk Fee | - | - | - |
| Annual Fee (Plus Home Loans) | - | - | \$330 |
| Line of Credit Fee Annual Fee | \$180 | - | - |
| Monthly Fee | - | \$15 p/m | - |
| Early Termination Fee | - | 2% of original loan amount for Company & Corporate Trustee Borrowers who discharge their loan within 3 years | - |

Lenders Risk Fee (Payable at Settlement)

| F6 Products | Code | 55% | 65% | 70% | 75% | 80% | 85% | 90% | 95% |
|---|------|-------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|-----|-----|
| Special Offer - 0.5% off the Risk Fee of selected residential loans until 30 September 2017. | | | | | | | | | |
| Self Employed Home Loan | F6## | 1.00% | 1.00% | 1.00% | 1.50% 1.00% | 1.50% 1.00% | - | - | - |
| Self Employed Plus Home Loan | F6## | 1.00% | 1.25% 1.00% | 1.25% 1.00% | 1.50% 1.00% | 1.50% 1.00% | 2.00% 1.50% | - | - |

Fees shown excludes Government Searches, Fees, and Stamp Duties. The fees shown are for basic loans, additional fees may be applicable for more complex loans.

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