



ADVANCE INVESTMENT SECURITIES AUSTRALIA PTY LTD

Australian Credit Licence Number 383043 ABN 75 002 880 435

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The AISA fully optioned Capped Interest Rate Loan

This loan is suitable for:

A loan for purchasing or refinancing owner occupied or investment residential property to 75% of property value and providing a two year capped option on the interest rate to fight rising interest rates (current capped rate is 6.15%).

General Information:

30 years	Loan term. (must be principal and interest)
\$600,000	Maximum Loan Amount
\$200,000	Minimum Loan Amount
80% lend	Australia wide locations (except NT)
48 hours	Approval time from receipt of necessary information.

Product Features

Free Redraw via Telephone or Internet. Direct salary crediting available. Weekly, Fortnightly or Monthly repayments. Extra repayments allowed (regular or lump sum) at no extra cost. Can pay additional lump sum payments via the BPAY system. Internet and telephone Loan Management facility. Loan is Portable (subject to approval). Maximum of 4 loan splits

Fees:

\$264.50	Valuation Fee inc GST per Security property (most areas) valued up to \$750,000 (call for others).
\$ 434.50	Basic Legal Fees (Security properties in NSW, QLD, VIC). Price excludes Disbursements.
\$330.00	Annual fee.
LMI	Paid by Lender.
Early repayment fee	N/A from 1.7.11.

Qualifying Guidelines

These are guidelines only, may be subject to change at our discretion & if you have doubt that you meet qualification criteria, simply call us. In the event that this particular product does not suit your circumstances, it is likely that we will have another product that will.

Borrowers must be in their current employment for a period of 6 months, employed for a minimum of 24 months in the same or similar field & have an 'A' class credit history with clear Credit Report & 6 months evidence of good account conduct (if refinancing).

Tax returns and pay slips are required to substantiate declared income.

Loan must be secured by a first mortgage over a residential house property or unit or town house. Must also be in an area with a minimum population of 10,000. NT is excluded.

All Mortgagors (those named on the Title) must be Borrowers and vice-versa.

For Documentation see ['HOW TO APPLY'](#)

The Comparison Rate is calculated on an amount of \$150,000 for a term of 25 years. Fees & charges may apply. A Comparison Rate schedule is available at AISA's Ultimo Mortgage Processing Centre. WARNING: The Comparison Rate applies only to the example given. Different amounts & terms will result in different Comparison Rates. Costs such as redraw fees or early repayment fees & cost savings such as fee waivers are not included in the Comparison Rate but may influence loan cost.