



ADVANCE INVESTMENT SECURITIES AUSTRALIA PTY LTD

Australian Credit Licence 383043 ABN 75 002 880 435

Street: Level 1, 458 Wattle Street, Ultimo. NSW 2007

Postal: PO Box 12 Broadway NSW 2007

Phone: (02) 9215 4100 Fax: (02) 9215 4199

Web: www.aisa.com.au

The AISA fully optioned Home Loan

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.

This loan is suitable for:

Applicants seeking to utilize equity in their home or investment property for further investment or personal expenditure on a revolving credit basis.

General Information:

10 - 30 years	Loan term.
\$1.0M	Maximum Loan Amount
\$150,000	Minimum Loan Amount
90% lend	Maximum loan \$1M Metro Melb, Syd, Bris, Adelaide, Canberra & Perth only. (Borrower pays LMI)
80% lend	Maximum loan \$1M Metro Melb, Syd, Bris, Adelaide, Canberra & Perth only. (Lender pays LMI).
48 hours	Approval time from receipt of necessary information.

Product Features

•Free Redraw •Pay Anyone facility at no cost (\$5,000 daily limit) •Direct salary crediting available •Can be linked to MasterCard and cheque book facilities (MasterCard available for purchases, cash access, Bill pay and oversea access) Some charges apply •Interest charged monthly on the 15th of month •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.

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 and higher fees apply for loans in excess of \$500,000 and where trusts and guarantors are involved.
\$250.00	Settlement Fee
LMI	Mortgage Insurance premium is payable by applicant on loans over 80% LVR.
Early repayment fee	N/A from 1.7.2011.

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.

If LVR greater than 80%, borrowers must show a genuine savings history of 5% property purchase price over a 6 month period.

Loans can be principal & interest or interest only (maximum term of 10 years).

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).

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.

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

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