



ADVANCE INVESTMENT SECURITIES AUSTRALIA PTY LTD

Australian Credit Licence Number 383043 ABN 75 002 880 435

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

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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 purchasing or refinancing owner occupied or investment residential property, or vacant land (restrictions apply), or refinancing existing loans, or to provide for personal expenditure, debt consolidation, or investment, or business (business purposes limited to \$300,000). Property must be larger than 50 square metres and contain at least one bedroom.

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 via Telephone or Internet; \$250 min - \$20,000 max per month unless otherwise arranged. Manual redraw fee \$40. No Ongoing Monthly or Annual Fees. Direct salary crediting available. Weekly, Fortnightly or Monthly repayments. Extra repayments allowed (regular or lump sum) at no extra cost (variable Loans only). Can pay additional lump sum payments via the BPAY system. Internet and telephone Loan Management facility. Interest option only up to 10 years. Loan is Portable. 10 year fixed interest Rate option available (Rates on request). Can split any portion between Fixed and Variable.

Fees:

\$ 240.00	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'](#)