



ADVANCE INVESTMENT SECURITIES AUSTRALIA PTY LTD

Australian Credit Licence 383043 ABN 75 002 880 435

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The AISA fully optioned Self-Employed 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:

Purchase or refinance of owner occupied or investment residential property (including vacant land) where at least one borrower has been self employed for 2 years or more in the **same** business, has had an ABN number for 2 years and has been registered for GST for 2 years. PAYG borrowers are permitted as co-borrowers but will require tax returns and other formal means to substantiate declared income. Secured by first mortgage over approved residential property over 50 square metres and containing at least one bedroom. **Not** available to First Home Buyers.

General Information:

10 - 30 years	Loan term.
\$1M	Maximum Loan Amount Metro Melb & Sydney to 80% LVR. Please call for loan limits in other locations.
\$150K	Minimum Loan Amount.
80%	Maximum LVR including Lenders Mortgage Insurance which is payable by the borrower.
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 (variable Loans only). Can pay additional lump sum payments via the BPAY system. Internet and telephone Loan Management facility. Interest only option up to 10 years. Loan is Portable. Fixed interest Rate option available (Rates on request). Maximum of 5 years. Can split any portion between Fixed and Variable.

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, VIC). Price excludes Disbursements & higher fees may apply in other locations.
LMI	Payable by lender if LVR is 60%. Over 60% LVR LMI is payable by borrower. Please call for a quote.
Early repayment fee	One and a half months notional repayments if: 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.

This is a "low document" loan suitable for applicants where at least one borrower has been self employed in the same business for 2 years or more, has an ABN number & will self-certify declared income. Co borrowers may be PAYG but their tax returns and pay slips are required to substantiate declared income.

Borrowers must have an 'A' class credit history with clear Credit Report, 6 months evidence of good account conduct (if refinancing), Past year's BAS Statements, & twelve months transactional bank statements.

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

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