

Aurora 95

9th March 2010

General Information

Interest Rate up to 95% LVR Including LMI	6.80%
Interest Rate up to 95% LVR Plus LMI	temporarily suspended - 7.15%
Capitalisation of LMI Available - As Above	✓
Variable Principal & Interest	✓
Variable Interest Only	✗
Available Australia Wide	✓
Maximum loan term in years	30
Minimum loan size	\$30,000
Maximum loan size	Up to \$1,000,000
Maximum loan to value ratio	Up to 95%
No LMI Payable under 80% & under \$500,000	✓
Generous security property parameters	✓
Individuals, self employed, companies & trusts	✓

Loan Purpose Information

Purchase, Refinance, Construction*, Vacant Land	✓
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Account Management

Free online account management	✓
Direct Debit or Salary Credit at any time	✓
Additional payments at any time with no penalty	✓
Manual deposits at any time with no penalty	✓
Monthly payments	✓
Split loan available - up to 4 splits	✓
Redraw Availability	✓
Redraw Fee - no fees for online redraw	✓

Additional Features

No Early Repayment or Monthly Fees	✓
Bridging Finance - conditions apply	✓
Rural Residential up to 40h - conditions apply	✓
Vacant Land (90% LVR) - Purchase or Refinance	✓
Cash Out & Debt Consolidation - conditions apply	✓
* 0.15% Loading During Construction	✓

Disclaimer: The above information is intended as a guide only. Full terms and conditions are outlined in the Formal Loan Agreement. Establishment, valuation, legal and lenders mortgage insurance costs will vary depending on the loan amount and structure of transaction requested. For further details contact your relationship manager. Applicants are accountable for all government fees, stamp duties, titles office charges and disbursements. Dependent on which state the security property is located certain exemptions may apply. For a firm quotation applicable please contact your relationship manager. Terms and conditions relating to credit approval apply. Where a fixed rate of interest may apply, the interest rate will be set on the day of settlement. A copy of the comparison rate is available from the offices of Collins Securities or on our website.

Collins Securities Pty Ltd

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