



AURORA 95% LVR Non Genuine Savings Investment loan

PRODUCT PARAMETERS

PRODUCT PARAMETERS AURORA 95 Non Genuine Savings Investment Loan		EFFECTIVE 9 th July 2010
KEY CHARACTERISTICS	<ul style="list-style-type: none"> • Interest Rate 6.82% • Loan access card to access your available redraw • Packed with all the features you expect from a loan 	
<i>PARAMETERS</i>		
ELIGIBILITY	PAYG & Self Employed (full documentation)	
LOAN PURPOSE	Purchase Refinance Debt Consolidation Limited Cash Out	
LOAN AMOUNT	From \$150,000 to \$1,000,000	
LOAN TERM	From 15 – 30 years	
MAXIMUM LVR	95% including Capitalisation of LMI	
LMI CAPITALISATION	Yes	
INTEREST-ONLY OPTION	1 – 10 years	
FIXED INTEREST OPTION	1 – 5 years	
MINIMUM PORTION AMOUNT	\$10,000	
LMI PREMIUM PAYABLE	Borrower >\$600,000 &/or >80% LVR	
ANNUAL FEE	\$0	
<i>LINE OF CREDIT ("LOC") OPTION</i>		
LOC OPTION AVAILABLE	Yes 90% LVR	
LOC TERM	From 25 – 30 years	
LOC INTEREST-ONLY TERM	15 years	

LOAN FEATURES			
REDRAW AVAILABLE	Yes	INWARD BPAY	Yes
SPLIT LOAN FACILITY	Yes	OUTWARD THIRD-PARTY DIRECT DEBITS	Yes
DYNAMIC REPAYMENTS	Yes	OUTWARD CHEQUES	Yes
INWARD DIRECT DEBITS/CREDITS	Yes/Yes	LOAN ACCESS SYSTEM	Yes
INTERNAL PORTION TRANSFER	Yes (if a split loan)	LOAN ACCESS CARD	Yes
INWARD DEPOSIT BOOK PAYMENTS	Yes	REPAYMENT OPTIONS	Weekly Fortnightly Monthly