

Aurora Low Doc

9th March 2010

General Information

Interest Rate from	7.50%
Comparison Loan Rate	Refer Comparison Rate Schedule
Variable Rate	✓
Fixed rates available (1 to 5 Years)	✓
Available Australia wide	✓
Standard residential first mortgage security	✓
Maximum loan term in years	30
Minimum loan size	\$50,000
Maximum loan size	\$750,000
Maximum loan to value ratio	80%
Early Repayment Fee	x
Loans in individual names, companies & trusts	✓
Capitalise LMI up to 80%	✓

Loan Purpose Information

Purchase, Investment, Construction* & Land	✓
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Account Management

Online Account Management	✓
Split Loans & Product Combinations Available	✓
Redraw Availability	✓
Visa Debit Card access via ATM and EFTPOS	x
Free BPay	✓
Principal & Interest or I/O up to 5 Years *	✓
Additional Payments at any time	✓
Monthly repayments	✓

Set Up Costs

Application & Annual Fees - Refer Fee Schedule	✓
NO Early Repayment Fees	✓
* 0.15% Loading during Construction & I/O Period	✓
NO BAS Statements or Bank Statements	x
ABN must be registered for minimum 2 years	✓
Low Doc Declaration Required	✓

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.

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