

Collins Securities

Product Fact and Feature Sheet Low Doc Rate Reverter

9th March 2010



Brand Name

Product Classification	Low Documentation Loan
Interest Rate per annum	7.25%
Comparison rate	Refer to Schedule
Variable Interest Rate available	✓
Fixed Rates available from 1 to 5 years	✓
Available Australia wide	✓
Minimum Loan Size	\$50,000
Maximum Loan Size	\$1,000,000
Maximum Loan to Value Ratio	60%
Mortgage Insurance Payable	x
Capitalisation of Mortgage Insurance	x
ABN required for a minimum of two years	✓
Available for PAYG	
Additional Payments without penalty	✓
Redraw Availability	✓
Cost for Redraw (Manual or Internet)	\$Nil
Minimum Redraw	No Minimum
Split Loan Available	✓
Number of splits available	1 Variable / 2 Fixed Rate

Purpose

Purchase Owner Occupied Home	✓
Refinance Owner Occupied Home	✓
Purchase Investment Property	✓
Refinance Investment Property	✓
Debt Consolidation	✓
Property Renovation / Improvement	✓
General Investment Purposes	✓
Business Purposes (Up to 50% of loan amount)	✓
Construction	✓

Set up Costs

Application Fee +	\$595
Note: Application Fee includes one standard valuation fee	
Valuation Fee (included in Application Fee)	\$Nil
Legal Documentation Preparation Fees	At Cost
Ongoing Administration Fees	\$Nil
Early Repayment Fee on discharge of mortgage	✓
Within first 3 Years	1.25%
Between 3 and 4 Years	0.50%
Between 4 and 5 Years	0.25%
Greater than 5 Years	\$Nil

Statements	6 monthly
Interest Rate per annum	✓
Bpay	✓
ATM and EFTPOS Access	✓
Fixed Rates available from 1 to 5 years	✓
Fees for ATM, EFTPOS, Direct Debit, Bpay under \$2,500	\$1.50 ea
Redraws of \$2,500 or more through Collins Securities are free	Nil
100% Mortgage Offset account available	x
Free Internet Banking and Phone Banking	✓

Payment Options

Principal and Interest	✓
Interest only	✓
Interest Capitalisation	x
Maximum Interest Only Option	10 Years

Repayment Frequency Options

Monthly	✓
Fortnightly	✓
Weekly	✓
Direct Debit or Salary Credit at any time	✓
Maximum Loan Term	30 Years

Applicant Types

Individuals, Self Employed	✓
Companies & Trusts	✓

Security Types

Standard residential	✓
Rural residential to 25 Acres**	✓
1 Bed studio apartments (Min 50m2)*	✓
Multi Dwellings on one title (Max 4 dwellings)**	✓
High Density (Min 50m2 in capital cities, 50m2 other areas)	✓
Construction	✓
* = Max LVR 60%, ** = Max LVR 70%	✓

Product Marketing Niches

Automatic rate reversion after 2 years - no fees, no financials	✓
Personal access to Portfolio Manager	✓
Family Guarantee	✓
Generous security property parameters	✓
Fully interactive account management	✓
ATM & EFTPOS access to additional repayments	✓
Any worthwhile loan purpose including business purposes up to 50%	✓
No annual or monthly fees	✓

+ Collins Securities Application fee incorporates one valuation fee to the cost of \$250. Pre-approval of your home loan is free. However, if Collins Securities formally approves your loan and you subsequently withdraw your application, a Contract Withdrawal Fee of \$350 will apply.

Disclaimer: The above information is intended as a guide only. Full terms and conditions will be outlined in the Formal Loan Agreement. Additional fees and charges apply where companies, trusts and guarantees are involved. Applicants are accountable for all government fees, stamp duties, titles office charges and disbursements. Dependent on which state or territory the security property located certain exemptions for duties may apply. For a firm quotation applicable to your application please contact our office. Terms and conditions relating to credit approval apply. All interest rates quoted are indicative only. Where a fixed rate of interest may apply, the interest rate will be set on settlement date of the loan. A copy of the Comparison Rate Schedule (CRS) is available from the offices of Collins Securities or our website www.collins-securities.com.au.

Collins Securities Pty Ltd

Level 5 446 Collins Street Melbourne Victoria 3000
 Telephone 1800 COLLINS (1800 265 546) Facsimile 1800 220 307
www.collins-securities.com.au