

Collins Securities

Product Fact and Feature Sheet Collins Variable

9th March 2010



Brand Name

Product Classification	Fully Documented Loan
Interest Rate PA	Refer to Schedule
Comparison rate	Refer to Schedule
Variable Interest Rate available	✓
Fixed Rates available from 1 to 5 years	✓
Available Australia wide	✓
Minimum Loan Size	\$30,000
Maximum Loan Size	\$3,000,000
Maximum Loan to Value Ratio with mortgage insurance	90%
Capitalisation of Mortgage Insurance available	✓
Mortgage Insurance payable by Borrower on all LVRs greater than 80%	✓
Principal & Interest or Interest Only up to 10 Years (If LVR over 85% I/O up to 5 Years)	✓
Additional Payments without penalty (not available when fixed)	✓
Redraw Availability	✓
Cost for Redraw via Online Account Management	\$Nil
Minimum Redraw	No Minimum
Split Loan Available	✓
Number of splits available	4

Purpose

Purchase Owner Occupied Home	✓
Refinance Owner Occupied Home	✓
Purchase Investment Property	✓
Refinance Investment Property	✓
Debt Consolidation	✓
Renovation, Improvement, Construction & Vacant Land	✓
General Investment Purposes	✓
Business Purposes	x
Townhouses or Units	✓

Set up Costs

Application Fee +	\$595
Note: Application Fee includes one standard valuation fee	
Valuation Fee for Additional Security Properties	\$250
Legal Documentation Preparation Fees	\$Nil
Settlement Fee	\$Nil
Early Repayment & Discharge Fees	✓
Early Repayment Fee	
In First 5 Years	1 x Notional Repayment
Great than 5 Years	\$Nil
Discharge Fee	\$250

Statements	6 monthly
Debit Card	✓
Bpay	✓
ATM and EFTPOS Access	✓
Fixed Rates available from 1 to 5 years	✓
Fees for ATM, EFTPOS, Direct Debit, Bpay	6 Free Per Month
Redraw Fee (\$50 if manually processed - otherwise free)	Yes
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 (conditions apply)	10 Years

Repayment Frequency Options

Monthly	✓
Fortnightly or Twice Monthly	✓
Weekly	✓
Direct Debit or Salary Credit at any time	✓
Day & Date of Repayments can be nominated	

Applicant Types

Individuals, Self Employed	✓
Companies & Trusts	✓

Security Types

Standard residential	✓
1 Bed Studio Apartments (Min 50m2)	✓
Vacant Land (max of 10 acres with no dwelling)	✓
Construction	✓
Owner Builder	x
Townhouses or Units	✓
Any reasonable security property	✓

Product Marketing Niches

Competitively priced full featured term loan	✓
Personal access to Portfolio Manager	✓
Ability to fix rates	✓
Generous security property parameters	✓
Fully interactive account management	✓
Access to additional repayments via Redraw	✓
Any worthwhile loan purpose	✓
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 guaranties 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.

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