

## Non Conforming Full Doc

11th May 2010

### General Information

Interest Rate from	From 7.75%
Comparison Loan Rate	Refer Comparison Rate Schedule
Variable Rate	✓
Fixed rates available (1 to 3 Years)	✓
Available Australia wide	✓
Standard residential first mortgage security	✓
Maximum loan term in years	30
Minimum loan size	\$50,000
Maximum loan size	\$2,000,000
Maximum loan to value ratio	85%
Early Repayment Fee	✓
Loans in individual names, companies & trusts	✓
Split loan and product combination available	✓

### Loan Purpose Information

Purchase, Refinance and limited Cash Out	✓
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### Account Management

Online account management	✓
Offset Account	x
Redraw availability	✓
Visa Debit Card access via ATM and EFTPOS	x
BPay	✓
Principal and interest	✓
Additional payments at any time	✓
Monthly repayments	✓

### Set Up Costs

Application & Valuation Fee \$600 - (1 Std Val)	✓
Settlement fee \$599	✓
Title Insurance Fee from \$132	✓
Credit Risk Fee - Dependent on LVR	✓
Pre Approval Fee \$100	✓
Minimum Employment 12 Months	✓

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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