

Make your Money **Smarter!**

Product Guide

Effective From 01/03/2024

money master

Table of Contents

1. Master Basics
2. Master Advantage Residential – Full Doc & Alt Doc
3. Master Advantage Commercial – Full Doc & Alt Doc
4. Master Advantage Expat
5. Master Advantage Non-resident
6. Appendix 1
7. Appendix 2
8. Master Simple - Full Doc
9. Master Simple - Alt Doc
10. Master Simple Construction
11. Master Elite Plus
12. Master Elite Specialist
13. Master Elite Non-Resident
14. Master Supreme
15. Master Supreme Construction
16. Master Supreme Overseas

Master Basics

Product Features

- ✔ Maximum LVR 85%
- ✔ Ref & NP & Home Improvement & Debt Consolidation Acceptable
- ✔ Unlimited Cash Out Acceptable
- ✔ Existing loan statements not required
- ✔ Company & Trust Borrower Acceptable
- ✔ Floorspace ≥ 40 SQM (excl balconies & car parks)
- ✔ More than 3 months Arrears Acceptable

Documents Checklist

- ✔ Money Master Application Form
- ✔ Broker Certified 100 Points ID
- ✔ Permanent FT/PT (including Casual): Latest 2 Payslips plus 1 Employment Letter
- ✔ Self-employed: Last 2 years Company Financials & Company Tax Return & Personal Tax Return & NOA
- ✔ Rental Appraisal for existing property is acceptable

Interest Rate

Loan Classification	Payment	Loan Amount	LVR	Interest Rate
Owner Occupied	P&I	≤\$1M	≤80%	7.33%
Investment	P&I	≤\$1M	≤80%	7.58%
Investment	IO	≤\$1M	≤80%	7.83%
Owner Occupied	P&I	≤\$1.5M	≤80%	7.53%
Investment	P&I	≤\$1.5M	≤80%	7.78%
Investment	IO	≤\$1.5M	≤80%	8.03%

Fees & Charges

Application Fee - Residential	\$990
Annual Fee	\$120
Escalation Fee	\$350
Settlement Fee	\$275
Discharge Fee	\$550+Legal Costs
Valuation Fee	At Cost

Master Advantage Residential

FULL DOC & ALT DOC

Product Features

- ✔ Maximum LVR 80%
- ✔ Unlimited cash out & cash out to pay tax debt Acceptable
- ✔ Individual, Company and Trust Borrower Acceptable
- ✔ Maximum loan amount ≤ \$2,000,000
- ✔ Vacant Land Acceptable - Max LVR 75%
- ✔ Minimum ABN & GST > 6 Months Acceptable
- ✔ Paid & Unpaid Defaults Acceptable, Discharged Bankruptcy from 1 day

Documents Checklist

- ✔ Money Master Application Form
- ✔ Servicing Calculator
- ✔ Latest 2 Payslips plus employment letter
- ✔ Full Doc - Most recent 1 year Company Financial & CTR, Personal Tax return & NOA
- ✔ Alt Doc - Declaration of Financial position plus Accountants Letter
- ✔ Copy of Visa if PR

Interest Rate

FULL DOC

Loan sizes ≤\$1,750,000	≤65%	≤75%	≤80%
Prime	7.19%	7.34%	7.44%
Near Prime	7.49%	7.59%	7.74%
Near Prime +	7.74%	7.84%	7.94%
Specialist	8.24%	8.74%	9.24%
Specialist +	9.64%	9.84%	10.44%

ALT DOC

Loan sizes ≤\$1,750,000	≤65%	≤75%	≤80%
Prime	7.34%	7.54%	7.54%
Near Prime	7.79%	8.09%	8.14%
Near Prime +	8.24%	8.54%	8.74%
Specialist	8.74%	9.14%	9.54%
Specialist +	10.24%	10.74%	11.04%

APPLICABLE LOADING

	Interest Rate	Application Fee
Interest Only	0.30%	N/A
Investment Property	0.30%	N/A
Acreage > 25	From 1.00%	0.75%
Loan size \$1.75m ≤ \$2M	0.25%	0.35%
Vacant Land	2.50%	1.00%

LOAN SIZE LIMITS

Prime, Near Prime & Near Prime +	≤75%	\$2,000,000
	≤80%	\$1,750,000
Specialist	≤75%	\$1,500,000
	≤80%	\$1,250,000
Specialist +	≤75%	\$1,250,000
	≤80%	\$1,000,000

Fees & Charges

Application Fee - Residential	from \$495.00
Valuation Fee	At Cost - From \$330
Ongoing Fee	\$0.00
Solicitors Fee	At Cost - From \$500
Discharge Fee	\$450 plus solicitor fees
Early Repayment Fee	Unregulated loans only: 1.50% of original loan amount within 3 years

Master Advantage Commercial

FULL DOC & ALT DOC

Product Features

- ✓ Up to LVR 75%
- ✓ Unlimited for acceptable stated purpose cash out
- ✓ Loan Size: \$100,000 ≤ \$2,000,000
- ✓ Set and Forget – No Annual Reviews
- ✓ No Commitment Fee
- ✓ Office, Warehouse, Factory, Retail Premises, Light Industrial & Vacant Land

Documents Checklist

- ✓ Money Master Application Form
- ✓ Servicing Calculator
- ✓ Latest 2 Payslips plus employment letter
- ✓ Full Doc - Most recent 1 year Company Financial & CTR, Personal Tax return & NOA
- ✓ Alt Doc - Declaration of Financial position plus Accountants Letter
- ✓ Copy of Visa if PR

Interest Rate

FULL DOC

Loan sizes ≤\$2,000,000	≤50%	≤65%	≤70%	≤75%
Prime	8.09%	8.14%	8.34%	8.64%
Near Prime	8.49%	8.54%	8.74%	9.04%
Near Prime +	8.99%	9.04%	9.24%	N/A

ALT DOC

Loan sizes ≤\$2,000,000	≤50%	≤65%	≤70%	≤75%
Prime	8.49%	8.69%	8.99%	9.24%
Near Prime	8.89%	9.09%	9.39%	9.64%
Near Prime +	9.39%	9.59%	9.89%	N/A

APPLICATION FEE

	LVR	Prime	Near Prime	Near Prime +
Full Doc & Lease Doc	≤70%	1.00%	1.15%	1.65%
	≤75%	1.00%	1.40%	N/A
Alt Doc	≤70%	1.10%	1.15%	1.65%
	≤75%	1.10%	1.40%	N/A

FULL DOC & LEASE DOC

Prime	≤75%	\$2,000,000
Near Prime	≤70%	\$2,000,000
	≤75%	\$1,500,000
Near Prime +	≤70%	\$2,000,000

ALT DOC

Prime	≤75%	\$2,000,000
Near Prime	≤70%	\$2,000,000
	≤75%	\$1,500,000
Near Prime +	≤70%	\$2,000,000

Fees & Charges

Valuation Fee	At Cost
Ongoing Fee	\$0.00
Solicitors Fee	At Cost
Discharge Fee	\$450 plus solicitor fees
Early Repayment Fee	1.50% of original loan amount within 3 years

Master Advantage Expat

Product Features

- ✔ Maximum LVR 80%
- ✔ Maximum loan amount ≤ \$2,000,000
- ✔ Loan term up to 30 years
- ✔ Principal & Interest or Interest Only
- ✔ PAYG & Self Employed

Documents Checklist

- ✔ Money Master Application Form
- ✔ Service Calculator
- ✔ Latest 2 payslips plus Employment letter
- ✔ 3 months bank statements with salary credits
- ✔ Most recent years lodged & assessed tax returns and financials

Interest Rate

	≤65%	≤75%	≤80%
Prime	7.34%	7.49%	7.59%
Near Prime	7.64%	7.74%	7.89%

Applicable Loading

	Interest Rate	Application Fee
Investment Loan	0.30%	N/A
Interest Only	0.30%	N/A
Loan size \$1.75m ≤ \$2M	0.25%	0.35%
Vacant Land	2.50%	1.00%

Fees & Charges

Application Fee (Prime)	0.75%
Application Fee (Near Prime)	1.00%
Valuation Fee	At Cost
Solicitors Fee	At Cost
Ongoing Fee	\$0.00
Discharge Fee	\$450 plus solicitor fees

Master Advantage Non-Resident

Product Features

- ✔ Maximum LVR 75%
- ✔ Maximum loan amount ≤ \$1,500,000
- ✔ Loan term up to 30 years
- ✔ Principal & Interest or Interest Only
- ✔ Prime profiles only

Documents Checklist

- ✔ Money Master Application Form
- ✔ Service Calculator
- ✔ Latest 2 payslips plus Employment letter
- ✔ 3 months bank statements with salary credits
- ✔ Credit Report from appropriate credit reporting agency of resident country

Interest Rate

	≤55%	≤70%	≤75%
Australian Domicile	8.84%	8.99%	9.09%
Overseas Domicile	9.89%	10.04%	10.14%

Applicable Loading

	Interest Rate	Application Fee
Investment Loan	0.30%	N/A
Interest Only	0.30%	N/A

Fees & Charges

Application Fee (Aus Domicile)	1.00%
Application Fee (Overseas Domicile)	1.50%
Valuation Fee	At Cost
Solicitors Fee	At Cost
Ongoing Fee	\$0.00
Discharge Fee	\$450 plus solicitor fees

Appendix 1

Residential Lending

Credit Score	Prime	Near Prime	Near Prime +	Specialist	Specialist +
No defaults	√	√	√	√	√
Min 700 credit scores	√	√	√	√	√
Min 650 credit scores	N/A	√	√	√	√
Min 600 credit scores	N/A	√	√	√	√
Min 550 credit scores	N/A	N/A	N/A	√	√
Paid Defaults	Up to \$500	Up to 2 where listed 12 Months ago	Unlimited up to \$1,000 accepted		
Unlimited Unpaid Defaults	N/A	Up to \$1,000 accepted	Where listed over 12 months ago	Where listed over 6 months ago	√
Mortgage Arrears	N/A	< 1 month (paid)	1 month	3 months	> 3 months
Other Arrears	N/A	1 month	3 months	> 3 months	> 3 months
Discharged Bankruptcy	N/A	N/A	From 1 year	From 1 day	

Appendix 2

Commercial Lending

Credit Score	Prime	Near Prime	Near Prime +
No defaults	√	√	√
Min 700 credit scores	√	√	√
Min 650 credit scores	N/A	√	√
Min 600 credit scores	N/A	√	√
Min 550 credit scores	N/A	N/A	N/A
Paid Defaults	Up to \$500	Up to 2 where listed 12 months ago Or Unlimited up to \$1,000 accepted	Unlimited up to \$1,000 accepted
Unlimited Unpaid Defaults	N/A	Up to \$1,000 accepted	Where listed over 12 months ago
Mortgage Arrears	N/A	< 1 month (paid)	1 month
Other Arrears	N/A	1 month	3 months
Discharged Bankruptcy	N/A	N/A	From 1 year

Master Simple - Full Doc

AU Citizen & Permanent Resident with AU Income

Product Features

- ✔ Maximum LVR 95% inclusive LMI
- ✔ New Purchase or Refinance or Unlimited Cash Out (Unlimited Business Purpose)
- ✔ Maximum loan amount ≤ \$2,500,000
- ✔ 100% Offset available
- ✔ High Density Apartment Unit ≥50sqm = Max. 70% LVR

Documents Checklist

- ✔ Money Master Application Form
- ✔ Service Calculator
- ✔ Latest 2 Payslips
- ✔ Latest 1 years Company Financials & CTR, Personal Tax Return & NOA if loans ≤80%LVR
- ✔ 100 Point ID

Interest Rate

Prime	Owner Occupied Rate		Investor Rate	
	P&I	IO	P&I	IO
≤ 70% LVR	6.79%	7.09%	7.04%	7.34%
≤ 75% LVR	6.89%	-	7.14%	7.44%
≤ 80% LVR	7.14%	-	7.39%	7.69%
≤ 90% LVR	8.04%	-	8.29%	8.59%
≤ 95% LVR	8.44%	-	-	-

Near Prime	Owner Occupied Rate		Investor Rate		Risk Fee
	P&I	IO	P&I	IO	
≤ 70% LVR	7.53%	7.83%	7.78%	8.08%	-
≤ 80% LVR	7.73%	-	7.98%	8.28%	1%
Possible Add on(s)	Loans > \$2m + 0.5% p.a.				

Fees & Charges

Application Fee	\$660
Valuation Fee	At Cost
Solicitors Fee	\$300 at cost, plus disbursement
Settlement Fee	\$330
100% Offset Facility (optional)	\$15/month
Discharge Fee	\$550, plus lenders legal fees at cost
Early repayment fees	Nil for a variable loan

Master Simple - Alt Doc

AU Citizen & Permanent Resident with AU Income

Product Features

- ✔ Maximum LVR 80%
- ✔ New Purchase or Refinance or Unlimited Cash Out (Unlimited Business Purpose)
- ✔ Maximum loan amount ≤ \$2,500,000
- ✔ 100% Offset available
- ✔ High Density Apartment Unit ≥50sqm = Max. 70% LVR
- ✔ Active ABN for at least 1 year, Min. 1 Day GST Registration

Documents Checklist

- ✔ Money Master Application Form
- ✔ Service Calculator
- ✔ Signed Borrower income declaration; AND
- ✔ ONE of the following
 - Accountant Declaration/6 months lodged BAS/3 months Business Bank Statements
- ✔ 100 Point ID

Interest Rate

Prime	Owner Occupied Rate		Investor Rate	
	P&I	IO	P&I	IO
≤ 70% LVR	7.24%	7.39%	7.49%	7.64%
≤ 80% LVR	7.39%	-	7.64%	7.79%

Near Prime	Owner Occupied Rate		Investor Rate		Risk Fee
	P&I	IO	P&I	IO	
≤ 65% LVR	7.74%	8.04%	7.99%	8.29%	0
≤ 70% LVR	7.74%	8.04%	7.99%	8.29%	0.5%
≤ 75% LVR	8.24%	-	8.49%	8.79%	1%
≤ 80% LVR	8.24%	-	8.49%	8.79%	1.25%
Possible Add on(s)	Loans > \$2m + 0.5% p.a.				

Fees & Charges

Application Fee	\$660
Valuation Fee	At Cost
Solicitors Fee	\$300 at cost, plus disbursement
Settlement Fee	\$330
100% Offset Facility (optional)	\$15/month
Discharge Fee	\$550, plus lenders legal fees at cost
Early repayment fees	Nil for a variable loan

Master Simple Construction

Non Resident & TR Visa Holder

Product Features

- ✔ Maximum LVR Up to 70%
- ✔ House and Land construction loans with progress payments
- ✔ Minimum loan amount \$200,000
- ✔ Maximum loan amount ≤ \$1,000,000
- ✔ CAT 1 & 2 Location
- ✔ Clean credit history
- ✔ Loan Term Up to 29 years and 11 months

Documents Checklist

- ✔ Money Master Application Form
- ✔ Servicing Calculator
- ✔ Latest 2 payslips
- ✔ 3 months salary credits statement plus Employment letter
- ✔ Fully Executed Residential Building Contract
- ✔ 100 Point ID

Interest Rate

Client LVR	Interest Only During Construction	Risk Fee of the loan amount
LVR ≤ 65%	8.49%	1.5%
LVR ≤ 70%	8.79%	

*After Construction: Principal and Interest or Interest Only up to 5 years followed by Principal and Interest

Fees & Charges

Application Fee	\$660
Valuation Fee	At Cost
Annual Package Fee	\$499 p.a.
Solicitors Fee	\$300 at cost, plus disbursements
Discharge Fee	\$950, plus lenders legal fees at cost
Settlement Fee	NIL
Undrawn line fee	If construction is not completed within 12 months, a 2% Undrawn Line Fee will be charged on the undrawn line amount
Construction inspection fee	\$300 or at cost (per progress payment)

Master Elite Plus

AU Citizens Live & Work Overseas

Product Features

- ✔ Maximum LVR Up to 80%
- ✔ New Purchase, Refinance or Cash Out
- ✔ Maximum loan amount ≤ \$1,500,000
- ✔ Loan term up to 30 years (Max. 5 years interest only)
- ✔ 100% offset available
- ✔ AU Citizens Live & Work Overseas
- ✔ High Density Post Codes, Securities up to 10 HA for OO, Cat 1 & Cat 2 locations

Documents Checklist

- ✔ Money Master Application Form
- ✔ Servicing Calculator
- ✔ Latest 2 payslips
- ✔ 3 months salary credits statement plus Employment letter
- ✔ Bonus or Commission - Employment Letter confirming last 2 years income
- ✔ NATTI Translation NOT required
- ✔ 100 Point ID

Interest Rate

Client LVR	Owner Occupied Rate (Max Loan \$1.5M)	Investor Rate(Max Loan \$1.5M)
LVR ≤ 60%	6.99%	7.39%
LVR ≤ 80%	6.99%	7.39%
LVR ≤ 80%	6.99%	7.39%

Loan Size by Location				
	Category 1	Category 2	Category 3	All Other (Non Listed)
≤ 60% LVR	\$1.5M	\$1M	\$750K	\$500K
≤ 80% LVR			\$650K	

*High Density post codes needs to have 20% equity in other security or 1.25 NDI

Fees & Charges

Application Fee	\$440
Valuation Fee	\$250/At Cost
Annual Fee (for Offset Feature)	\$395
Solicitors Fee	\$330 plus disbursement
Discharge Fee	\$895
Settlement Fee	\$150
Establishment Fee	\$150K to \$1M - Nil >\$1M to \$1.5M - 0.3% of loan amount

Master Elite Specialist

AU Visa Holder/Citizen Lives in AU with Overseas Income

Product Features

- ✔ Maximum LVR Up to 80%
- ✔ New Purchase, Refinance or Cash Out
- ✔ Maximum loan amount ≤ \$2,000,000
- ✔ Owner Occupied Only
- ✔ Principal & Interest Only
- ✔ No Risk Fee Apply
- ✔ AU Visa Holder Incl. 188 Visa/Citizen Lives in AU with Overseas Income

Documents Checklist

- ✔ Money Master Application Form
- ✔ Servicing Calculator
- ✔ 3 months Salary Credit statement & Employment Letter & 3 x payslips translated into English by NAATI
- ✔ Credit Report from the country of residence
- ✔ 100 Point ID

Interest Rate

Client LVR	Max Loan amount	Owner Occupied Rate
LVR ≤ 65%	≤ \$2M	6.99%
LVR ≤ 75%	≤ \$2M	7.24%
LVR ≤ 80%	≤ \$2M	7.39%

Visa Type	Visa Number
Permanent	100, 103, 111, 114, 115, 116, 119, 120, 121, 124, 132, 134, 136, 137, 138, 139, 143, 151, 155, 157, 175, 176, 184, 186, 187, 189, 190, 200, 201, 203, 204, 801, 804, 814, 835, 836, 838, 855, 856, 857, 858, 864, 866, 882, 885, 886, 887, 888, 890, 891, 892, 893
Temporary	188, other temporary visa subject to scenario check
Bridging	A, B

Fees & Charges

Application Fee	\$995
Valuation Fee	At Cost
Annual Package Fee	\$499
Solicitors Fee	\$435 plus disbursements
Discharge Fee	\$1,050
Settlement Fee	\$120

Master Elite Non-Resident

Product Features

- ✔ Maximum LVR 80%
- ✔ New Purchase or Refinance
- ✔ Maximum loan amount ≤ \$750,000
- ✔ Loan term up to 30 years (Max. 5 years interest only)
- ✔ Principal & Interest or Interest Only
- ✔ No Country Restrictions
- ✔ PAYG only, Income Converted to 90%
- ✔ Cat 1 Location only

Documents Checklist

- ✔ Money Master Application Form
- ✔ Service Calculator
- ✔ 1 month Salary Credit statement, 2 most recent payslips plus Employment letter
- ✔ NATTI Translation NOT required
- ✔ Credit Report from the country of residence
- ✔ 100 Point ID

Interest Rate

Client LVR	Owner Occupied Rate	Investor Rate
Variable ≤80% LVR & ≤ \$750K	7.79%	7.79%
Interest Only	8.29%	8.14%

Loan Amount	LVR	% of Loan Amount Establishment Fee
\$150K to \$750K	0.01% to 80%	0.30%

Note: **Acceptable Country List**

All countries not under OFAC Sanctioned List

- <https://orpa.princeton.edu/export-controls/sanctioned-countries#:~:text=sanctioned%20countries>

Fees & Charges

Application Fee	\$440
Valuation Fee	\$250/At Cost
Solicitors Fee	\$330 Plus Disbursements
Settlement Fee	\$450
Annual Package Fee Applies for No Offset and No Debit Card	\$395
Discharge Fee	\$895

Master Supreme

AU Citizen & Permanent Resident with AU Income

Product Features

- ✔ Maximum LVR 80%
- ✔ New Purchase or Refinance or Unlimited Cash Out
- ✔ Maximum loan amount ≤ \$1,500,000
- ✔ 100% Offset available
- ✔ AU Citizen & Permanent Resident
- ✔ Approval within 24-48 Hours

Documents Checklist

- ✔ Money Master Application Form
- ✔ Service Calculator
- ✔ Latest 2 payslips
- ✔ Latest 2 Financial years Company Financial statement only
- ✔ 100 Point ID

Interest Rate

	Owner Occupied Rate	Investor Rate
≤ 70% LVR & ≤ \$1M	7.39%	7.69%
≤ 75% LVR & ≤ \$1M	7.45%	7.75%
≤ 80% LVR & ≤ \$1M	7.62%	7.92%

Applicable Loading			
Interest Only	0.30%		
High Risk properties & Credit Score <500)	0.50%		
>\$1M to \$1.5M (By exception)	0.30%		
Lender Risk Fee	0.10% Rate reduce 70% LVR (by loading 0.3% risk fee)	0.16% Rate reduce 75% LVR (by loading 0.5% risk fee)	0.33% Rate reduce 80% LVR (by loading 1% risk fee)

Fees & Charges

Application Fee	\$880
Valuation Fee	At Cost
Solicitors Fee	\$330 plus disbursement
Settlement Fee	\$150
Annual Facility Fee	\$395
Discharge Fee	\$795
Origination Fee(Refundable)	1% Of the Loan Amount, and refund 50% at 12 month anniversary and 50% at 18 month anniversary

Master Supreme Construction

AU Citizen & Permanent Resident with AU Income

Product Features

- ✔ Maximum LVR Up to 80%
- ✔ New Purchase or Refinance
- ✔ Maximum loan amount ≤ \$1,500,000
- ✔ 100% Offset facility available
- ✔ Single dwelling only
- ✔ Owner Occupied purpose only
- ✔ No Risk Fee Apply

Documents Checklist

- ✔ Money Master Application Form
- ✔ Servicing Calculator
- ✔ Latest 2 Payslips
- ✔ Latest 2 Financial years Company Financial statement only
- ✔ Fully Executed Residential Building Contract
- ✔ 100 Point ID

Interest Rate

Client LVR & Loan amount	Owner Occupied Rate
LVR ≤ 70% & Loan ≤ \$1M	7.89%
LVR ≤ 75% & Loan ≤ \$1M	7.95%
LVR ≤ 80% & Loan ≤ \$1M	8.12%

Other Fees	LVR	Fee%
Construction Fee	LVR ≤ 70%	0.75%
	LVR ≤ 80%	1.50%
	Progress Drawn \$995	

- Interest Only Loading- 0.30% p.a. loading to the applicable rate
- Loan > \$1M to \$1.5M(By Exception) Loading- 0.30% p.a. loading to the applicable rate
- Specialist Loading (High Risk properties & Credit Score <500)- 0.50% p.a. loading to the applicable rate

Fees & Charges

Application Fee	\$880
Valuation Fee	At Cost
Annual Package Fee	\$395
Solicitors Fee	\$330 plus disbursements
Discharge Fee	\$795
Settlement Fee	\$150
Origination Fee(Refundable)	1% Of the Loan Amount, and refund 50% at 12 month anniversary and 50% at 18 month anniversary

Master Supreme Overseas

AU Citizen & Permanent Resident with Oversea Income

Product Features

- ✔ Maximum LVR 80%
- ✔ New Purchase or Refinance or Cash Out
- ✔ Maximum loan amount ≤ \$1,250,000
- ✔ Loan term up to 30 years (Max. 5 years interest only)
- ✔ PAYG Income only
- ✔ AU Citizen & Permanent Resident

Documents Checklist

- ✔ Money Master Application Form
- ✔ Service Calculator
- ✔ Latest 2 payslips
- ✔ 3 months salary credits statement plus Employment letter
- ✔ NATTI Translation required
- ✔ AU Credit report required
- ✔ 100 Point ID

Interest Rate

	Owner Occupied Rate	Investor Rate
≤ 70% LVR & ≤ \$1M	7.89%	8.19%
≤ 75% LVR & ≤ \$1M	7.95%	8.25%
≤ 80% LVR & ≤ \$1M	8.12%	8.42%

Applicable Loading			
Interest Only	0.30%		
High Risk properties & Credit Score <500)	0.50%		
>\$1M to \$1.5M (By exception)	0.30%		
Lender Risk Fee	0.10% Rate reduce 70% LVR (by loading 0.3% risk fee)	0.16% Rate reduce 75% LVR (by loading 0.5% risk fee)	0.33% Rate reduce 80% LVR (by loading 1% risk fee)

Fees & Charges

Application Fee	\$880
Valuation Fee	At Cost
Solicitors Fee	\$330 plus disbursement
Settlement Fee	\$150
Annual Facility Fee	\$395
Discharge Fee	\$795
Origination FEE (Refundable)	1% Of the Loan Amount, and refund 50% at 12 month anniversary and 50% at 18 month anniversary

money master

Make your Money **Smarter!**

Australis Finance Group PTY LTD ABN 17 660 770 329 Trading as
MoneyMaster Australia.
Australian Credit Licence 543856

Address:
Suite 102, 6 Help Street
Chatswood NSW 2067 Australia

Phone: 02 9145 2956
Email: info@moneymaster.com.au
www.moneymaster.com.au