

# Full Doc Product 2 VP

## Features

- Up to 95% LVR
- Max Loan Amt \$1.5m Per Security
- OFI Debts Not Required
- Take Actual Repayment
- Boarding Free Accepted
- Gift Letter Accepted
- Can Do Vacant Land
- Can Do Construction
- Cash Out Unlimited
- Offset Account Available
- Redraw Facility Available

## Documents Required for Application

- Application Form
- Servicing Calculator (VP Calculator)

## Supporting Documents Required with the Application

- 100 points of broker certified ID for all applicants including any visas
- 2 latest pay slips
- 3 months bank statement
- Rental statement for any existing rental properties or Private lease + Rental credit

## Interest Rates

Repayment	LVR	O/O	Investment
P&I	≤ 80%	4.43%	4.90%
	≤ 85%	4.63%	5.03%
IO	≤ 80%	N/A	5.03%
Construction (not available)	≤ 75%	N/A	N/A
	≤ 80%	N/A	N/A

## Fees

Valuation Fee	Case by Case (Valex)
Establishment Fee	\$699
Monthly Administration Fee	\$10 per month per account
Legal Fee	from \$440 plus disbursements
Application Fee (standard)	\$300
Application Fee (construction/not available)	0.15% of approved loan amount
Discharge Fee	\$250 per loan