



Vast Capital

MORTGAGE MANAGEMENT

VOC FULL DOC

Vast Capital Product

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VOC Full Doc

Credit Parameters

Minimum Loan amount \$50,000

Maximum Loan amount \$1,500,000

Maximum LVR

- 95% including capitalized LMI-Owner Occupied
- 90% including capitalized LMI - Investment Loans

Borrower Type Individuals, Company or Trust

Loan Purpose For owner-occupied and investment purposes:

- Purchase of an existing residential dwelling
- Home Improvement
- Refinance existing mortgage
- Equity Release/Cash Out.

Loan Term 30-year term

Cash Out No limit on cash out if LVR is < 80%.

Lenders Mortgage Insurance Payable by the borrower if LVR is greater than 80% and can be capitalized to loan amount

Income Documentation (PAYG) Last 2 pay slips plus one of the following:

- Letter of employment
- Latest group certificate / PAYG Summary
- Tax assessment notice
- 3 months bankstatement

Income Documentation (Self-Employed)

- Last 2 years company tax returns and financial statements
- Last 2 years individual tax return and tax assessment notices

Genuine Savings

- Minimum 5% genuine savings for loans where LVR is greater than 90%

Acceptable Security

- 1st registered mortgage over residentially zoned properties in Australian cities and major regional centres
- A minimum living area of 50 square metres and up to a maximum land size of 25 acres (10 hectares).
- High density accepted (80% LVR)
No vacant land or properties under construction will be acceptable.

Product Features

Interest Only Options	Interest Only, 5 years for loans up to and including 80% LVR (with an additional 5 years IO with lender Approval), auto converting to P&I for remaining years.
Interest Calculation	Daily on outstanding balance, charged monthly
Repayment Frequency	Weekly, Fortnightly or Monthly (IO is only monthly)
Repayment Method	Direct Debit from nominated bank account
Additional Repayments	Unlimited for Variable rate Loans, fixed rate maximum \$20,000 per year.
Loan Splits	Yes
Fixed rate available post settlement	Yes
Offset Sub-Account	100% interest Offset Sub-Account available
Redraw	Transaction fees apply for re-quests that are manually processed (\$25)
Standard transactions	Repayments from nominated account, Additional repayments from nominated account, Internet access, ATM / Eftpos Access, Direct salary credits, BPay credits.

Product Fees

Fees	Discription	Amount
Valuation Fee	Metro Sydney, Newcastle, Melbourne & Brisbane	TBA*
	Non-Metro NSW, QLD, Vic & SA or properties	TBA*
Application Fee	Payable at settlement	\$950
Solicitor Documentation Fee	Preparation and execution of 1 consumer loan contract, 1 security, 2 borrowers (natural persons)	At cost
Lenders Mortgage Insurance	Payable by the borrower if LVR is greater than 80%.	Genworth LMI
Annual Fee	Annual Fee (high density)	\$395 for High Density
Annual Fee	Annual Fee (not applicable to Owner Occupied)	\$250
Settlement fee	Payable at settlement for processing and settling a new loan facility.	\$300
Discharge Fee	Payable for a release of the security once the loan is discharged.	\$535

* Indicative amount only. Actual cost is on a case by case basis and payable by client.

VOC INTEREST RATE

Product	LVR	Variable Rate	Terms				
			1 years	2 years	3 years	4 years	5 years
Owner Occupied Home Loans ≤ \$850K	≤ 70%	2.74%	2.74%	2.84%	2.94%	3.04%	3.14%
	≤ 80%**	3.04%	3.04%	3.14%	3.24%	3.34%	3.44%
	≤ 90%	3.29%	3.29%	3.39%	3.49%	3.59%	3.69%
	≤ 95%	N/A	N/A	N/A	N/A	N/A	N/A
Owner Occupied Home Loans > \$850k & ≤ \$1.5m	≤ 70%	2.99%	2.99%	3.09%	3.19%	3.29%	3.39%
	≤ 80%**	3.29%	3.29%	3.39%	3.49%	3.59%	3.69%
	≤ 90%	3.54%	3.54%	3.64%	3.74%	3.84%	3.94%
	≤ 95%	N/A	N/A	N/A	N/A	N/A	N/A
Interest Only Loading	+	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%
Annual Fee Free has 0.10% Increase							

Product	LVR	Variable Rate	Terms				
			1 years	2 years	3 years	4 years	5 years
Investment Home Loans ≤ \$850K	≤ 70%*	3.14%	3.14%	3.24%	3.34%	3.44%	3.54%
	≤ 80%	3.44%	3.44%	3.54%	3.64%	3.74%	3.84%
	≤ 90%	3.69%	3.69%	3.79%	3.89%	3.99%	4.09%
	≤ 95%	N/A	N/A	N/A	N/A	N/A	N/A
Investment Home Loans > \$850k & ≤ \$1.5m	≤ 70%*	3.39%	3.39%	3.49%	3.59%	3.69%	3.79%
	≤ 80%	3.69%	3.69%	3.79%	3.89%	3.99%	4.09%
	≤ 90%	3.94%	3.94%	4.04%	4.14%	4.24%	4.34%
	≤ 95%	N/A	N/A	N/A	N/A	N/A	N/A
Interest Only Loading	+	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%
Annual Fee Free has 0.10% Increase							

Valuation fee: case by case (Valex)

Payable at settlement

Application fee: 950

Legal fee: at cost

Annual Fee: 250

No Annual Fee is applicable to Owner Occupied variable rate loans ≤ 80% LVR

Settlement fee: 300

Terms, conditions and eligibility criteria apply. The information provided is accurate as of the issue date and is subject to change without notice.

VOC - HD INTEREST RATE

Product	LVR	Variable Rate	Terms				
			1 years	2 years	3 years	4 years	5 years
Owner Occupied Home Loans ≤ \$850K	≤ 70%	3.04%	3.04%	3.14%	3.24%	3.34%	3.44%
	≤ 80% ²	3.34%	3.34%	3.44%	3.54%	3.64%	3.74%
	≤ 90%	N/A	N/A	N/A	N/A	N/A	N/A
	≤ 95%	N/A	N/A	N/A	N/A	N/A	N/A
Owner Occupied Home Loans > \$850k & ≤ \$1.5m	≤ 70%	3.29%	3.29%	3.39%	3.49%	3.59%	3.69%
	≤ 80% ²	3.59%	3.59%	3.69%	3.79%	3.89%	3.99%
	≤ 90%	N/A	N/A	N/A	N/A	N/A	N/A
	≤ 95%	N/A	N/A	N/A	N/A	N/A	N/A
Interest Only Loading	+	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%
Annual Fee Free has 0.10% Increase							

Product	LVR	Variable Rate	Terms				
			1 years	2 years	3 years	4 years	5 years
Investment Home Loans ≤ \$850K	≤ 70%	3.44%	3.44%	3.54%	3.64%	3.74%	3.84%
	≤ 80% ²	3.74%	3.74%	3.84%	3.94%	4.04%	4.14%
	≤ 90%	N/A	N/A	N/A	N/A	N/A	N/A
	≤ 95%	N/A	N/A	N/A	N/A	N/A	N/A
Investment Home Loans > \$850k & ≤ \$1.5m	≤ 70%	3.69%	3.69%	3.79%	3.89%	3.99%	4.09%
	≤ 80% ²	3.99%	3.99%	4.09%	4.19%	4.29%	4.39%
	≤ 90%	N/A	N/A	N/A	N/A	N/A	N/A
	≤ 95%	N/A	N/A	N/A	N/A	N/A	N/A
Interest Only Loading	+	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%
Annual Fee Free has 0.10% Increase							

Valuation fee: case by case (Valex)

Payable at settlement

Application fee: 950

Legal fee: at cost

Applicable Fees: \$395 Annual Fee plus 1.00% Lenders Protection Fee apply.

Settlement fee: 300

Discharge fee: 535

² Maximum LVR for Inner-City, High Density and High Risk Postcodes is 80%.

Terms, conditions and eligibility criteria apply. The information provided is accurate as of the issue date and is subject to change without notice.