

## Premium Power Pack

- All the features you expect in a Pro-pack loan with Direct Salary Crediting into the loan account, 100% Offset Account, Line of Credit Facility, Internet and Phone banking
- **Ongoing low rate** (Not a honeymoon or start rate)
- **No LMI payable up to 80% LVR**
- Suitable for PAYG or self-employed borrowers. Two years tax returns are required for self-employed borrowers. Borrowers must have a good credit history and can be companies or trusts
- Loans may be regulated or unregulated, and for any worthwhile purpose
- Available for investment refinance up to 95% (Genworth Mortgage Insurance only)

### LVR/Loan Amount\*

Up to 95% to maximum loan size \$1,000,000

Minimum loan size \$150,000

\*LVR/Loan amounts may still be subject to conditions set by applicable Lenders Mortgage Insurers

### Lenders Mortgage Insurance (LMI)

No LMI payable up to 80% LVR\*. LMI can be capped to maximum 95% LVR

### Maximum Exposure

Exposure limit is \$2,000,000 per borrower

### Genuine Savings

Where loan is >85% LVR, borrower must demonstrate genuine savings of at least 5% of the proposed purchase price, held or accumulated over a minimum period of 3 months

### Loan Terms

From 15 to 30 years

### Split Facility

Yes, up to 4 splits available, minimum split portion is \$10,000. Useful for distinguishing between loan purposes and providing assistance with income tax preparation

### Repayments

Principal and Interest

Interest Only for 1 to 10 years

Fixed Interest Option 1 to 5 years

### Repayment Options

Repayments can be made by direct debit request, direct electronic credit or inter-account payment (IAP) and BPay

### Frequency

Instalments can be made weekly, fortnightly or monthly. Extra payments on variable rate loans can be made at any time

## Construction and Vacant Land loans

No Construction or Vacant Land Loans Available

## Telephone & Internet Access

Yes, 24 hours a day, 7 days a week

## Direct Debit

Pay your loan by direct debit monthly, fortnightly or weekly

## Direct Credits

Have your salary or rental income directly paid into your loan account and use your redraw facility over the phone or via the internet to access your money when needed

## Redraw

Available as required and accessed over phone or via the Internet. BPay facility available for bill payments from loan account

## 100% Offset Account

Available, no rate loading applies

## Line of Credit

Available, no rate loading applies

## Principal Reductions

Yes no limit, however 'manual' re-amortisation requests are required unless dynamic repayments are selected

## Portability

The security property can be substituted if required. Note there may be restrictions if loan amount/LVR needs to be altered

## Cash Out

Available on loans up to 90% LVR

## Fees

### Establishment

\$495, includes one standard valuation to \$250.

Lender's legals borrower paid

### Annual Fee

\$345

### Additional Valuations

\$250 each, standard valuations only. Properties over \$300,000 or in remote areas may incur additional fees

### Title Insurance

\$132 – loans to \$600,000

\$238 – loans \$600,001 to \$1M

### Discharge Administration Fee

\$300 Administration Fee, Legal (preparation) Fee \$308



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