

## Premium Access

- **No LMI premium** payable where loan  $\leq$  80% LVR
- A loan with all the features at a very competitive interest rate
- No on-going fees
- 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
- 100% offset account available
- Loans may be regulated or unregulated, and for any worthwhile purpose
- LMI Capitalisation available to maximum LVR of 95%

### LVR/Loan Amount\*

Up to 95% to \$1 Million

\*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 \$2,500,000 per borrower

### Genuine Savings

For loans >85% LVR, borrowers 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

One loan with up to 4 loan splits/portions allowed. 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**

Not 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

**100% Offset Account**

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

**Additional Valuations**

\$250 each, standard vals 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

**Deluxe Line Of Credit**

Minimum split/portion amount: \$10,000

Maximum loan amount: \$1,000,000

Maximum LVR: 90%

Additional features:

- Can be linked to MasterCard
- Chequebook facilities
- Third party direct debits
- Redraw
- No monthly fee
- No interest rate loading



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