



## Byblos Easy Equity – Light Doc

Byblos Easy Equity – Light Doc is a facility specifically designed for self-employed applicants that have not yet prepared their tax returns. Why let investment opportunities slip by when you can easily access your equity without having to wait to lodge your tax returns? It provides you with convenient access to your funds through telephone and Internet banking. Individual borrowers are eligible to receive a debit card linked to the loan account to be used on EFTPOS and at various ATMs displaying the “PLUS” symbol.

### Product Particulars

<b>Interest Rate</b>	7.31%	LMI capitalised or paid by the	<b>*Comparison Rate</b>	7.39%
<b>Pro Pack Rate</b>	7.21%	Borrower where LVR exceeds 60%	<b>*Comparison Rate</b>	7.29%
<b>Application Fee</b>	\$605 This includes one valuation to the value of \$1m. Additional valuations up to \$1m are an additional \$250 each. Where the valuation amount for a security property exceeds \$1m, the fee will be by negotiation.			
<b>For Pro Pack Loans</b>	In addition to the above Application Fee, Pro Pack loan option incur: <ul style="list-style-type: none"> <li>• \$275 Settlement Fee ...once off at settlement of the loan</li> <li>• \$330 Annual Fee ...payable at settlement and then on each anniversary of settlement</li> </ul>			

### Products Features

<b>Suitability and Restrictions</b>	<ul style="list-style-type: none"> <li>• Applicants may be either Individuals, companies, partnerships or trustee companies acting on behalf of a family trust.</li> <li>• For purchase of residential investment and owner occupied dwellings</li> <li>• Not available to refinance existing liabilities</li> </ul>
<b>Cash Out</b>	<ul style="list-style-type: none"> <li>• \$100,000 for LVR's up to 60% LVR (subject to Lender approval)</li> <li>• Where LVR is between 60% and 80%, Cash Out is subject to LMI approval and restrictions</li> </ul>
<b>Early Repayment Fee</b>	<ul style="list-style-type: none"> <li>• 1 monthly instalment if the loan discharged in the first 5 years.</li> <li>• 1.5 monthly instalments For Pro Pack loans greater than \$500,000 if the loan discharged in the first 5 years</li> </ul>
<b>Fee Free Transactions</b>	Unlimited fee free transactions for the following: <ul style="list-style-type: none"> <li>• Extra repayments and redraws</li> <li>• Account balance enquiries</li> <li>• Statement copies</li> </ul>
<b>Byblos Debit Card</b>	You can now access your loan account through EFTPOS and ATMs displaying the “PLUS” symbol. Fees and charges may apply for transactions.
<b>Direct Debit</b>	You can have your bills paid directly from your loan account.
<b>Direct Crediting</b>	Salary income, rent and dividends may be credited directly to your loan account to reduce your balance and repay your mortgage sooner
<b>Extra Repayments</b>	You can reduce your loan balance by up to 100% without penalty! Deposit any surplus funds into your mortgage account to save interest charged by reducing the principal. Conditions apply for loans repaid within the first 5 years.
<b>Link to Existing Accounts</b>	No need to change your current banking, chequebook or credit card arrangements as Byblos will establish an electronic link between your mortgage account and nominated bank account. You may access these funds by telephone or internet to transfer money between your mortgage account and nominated bank account.
<b>Internet Banking</b>	Allows you to make additional payments, redraws, check account details and obtain loan statements at a time of your convenience without having to wait in a queue.
<b>Loan Amounts</b>	Maximum loan amounts are: Metropolitan securities up to \$1,000,000 Regional securities up to \$750,000 Country securities up to \$500,000 Loan amounts and LVR's are subject to final approval.
<b>Mortgage Insurance (LMI)</b>	<ul style="list-style-type: none"> <li>• LVR's between 60% and 80% is subject to Lenders Mortgage Insurance (LMI).</li> <li>• LMI can be capitalised to the Loan facility provided the LVR does not exceed 80%</li> </ul>

\* Comparison Rate, based on a loan amount of \$150,000 over 25 years

**WARNING:** This Comparison Rate applies only to the example or examples given. Different amounts and terms will result in different Comparison Rates. Costs such as redraw fees or early repayment fees, and costs savings such as fee waivers, are not included in the Comparison Rate but may influence the cost of the loan. All interest rates are quoted per annum and are indicative only. Rates and features are subject to change without notification.

Please contact (02) 9687 9444 to verify current interest rates or to talk to a loan consultant.