



## CASH FLOW EQUALISER®

The Cash Flow Equaliser Loan (CFE) allows the borrower to choose their own repayment. By using a small part of the equity in their home or investment property borrowers can set up a flexible repayment structure to suit their situation. This loan is designed for anyone looking to take advantage of increased cash flow in a safe and controlled manner.

### The benefits of the Cash Flow Equaliser Loan include:

- Repayment relief – Loan repayments from as low as \$50 per month for up to 5 years
- Paying off high interest consumer debt such as credit cards etc
- Smoothing out the repayment cycle for people on commission or an irregular stream of income
- Extra cash flow for people going on an extended vacation, furthering their education or maternity leave etc
- Funding investments
- Purchasing a more expensive property

### Product Specifics

The Cash Flow Equaliser Loan is made up of two accounts, a repayment account and a home loan account.

#### ACCOUNT 1: Cash Flow Equaliser Home Loan Account

Fully flexible home loan account stacked with great features.

MINIMUM LOAN AMOUNT:	\$25,000
MAXIMUM LOAN AMOUNT:	Not Applicable
LOAN TERM:	Maximum - 30 years
LVR'S:	Maximum LVR 90%
APPLICANT TYPES:	Individual Borrowers, Trusts & Companies
LOAN PURPOSE:	Purchase or refinance an owner-occupied or investment property and debt consolidation
INTEREST RATE OPTIONS:	Variable and Fixed Rate available
INTEREST CALCULATION:	Interest is calculated on the daily closing outstanding balance of the account and charged monthly
REPAYMENT TYPE:	<b>Interest Only</b> - (1-5 years) <b>Principal &amp; Interest</b>
REPAYMENT FREQUENCY:	<b>Interest Only</b> - Monthly <b>Principal and Interest</b> - Fortnightly or monthly
MINIMUM MONTHLY REPAYMENT:	\$50 (fifty dollars) per month
ADDITIONAL REPAYMENTS:	Additional repayments can be made to the loan (both Principal and Interest and Interest Only) at any time without any fee or penalty (fixed rate loan may incur a fee). These payments may be in the form of higher fortnightly or monthly repayments, or lump sum payments. Additional repayments may be made by: <ol style="list-style-type: none"> <li>1. Increased regular repayment amount by direct debit</li> <li>2. Personal cheque or Bank cheque</li> <li>3. Automatic payment into the account</li> <li>4. Internet transfer</li> <li>5. Telephone transfer</li> </ol>
REDRAW FACILITY:	Available on Variable Principal and Interest and Interest Only loan types. No minimum redraw amount (manual requests Min: \$2,000). No fees
CREDIT INCREASES:	Available (minimum credit increase is \$10,000)
PRODUCT CONVERSIONS:	Available (product conversion fee applicable)
SECURITY:	1st Registered Mortgage on residential property
LENDER'S MORTGAGE INSURANCE:	LMI required if LVR over 80% (some restrictions apply)
DOCUMENTS REQUIRED:	Refere to checklist
LOAN STATEMENT FREQUENCY:	6 monthly

## ACCOUNT 2: Cash Flow Equaliser Payment Account

This is the repayment account and cannot be accessed by the borrower during the repayment loan term. Each month the pre determined portion of repayment relief is transferred from this facility into the Cash Flow Equaliser Home Loan, effectively reducing the minimum payment required by the borrower. No repayments are required on this account until the end of the repayment loan term.

MINIMUM LOAN AMOUNT:	\$10,000
MAXIMUM LOAN AMOUNT:	Dependant on borrower's equity
LOAN REPAYMENT TERM:	Borrowers discretion - reduced repayments for up to 5 years
APPLICANT TYPES:	Individual Borrowers, Trusts & Companies
LOAN PURPOSE	Purchase or refinance an owner-occupied or investment property and debt consolidation
INTEREST RATE OPTION:	Variable only
REPAYMENT TYPE:	Interest Only - Interest is capitalized during reduced repayment period
REPAYMENT FREQUENCY:	Nil during reduced repayment period. After, Interest Only - Monthly
ADDITIONAL REPAYMENTS:	Additional repayments can be made to the loan (both Principal and Interest and Interest Only) at any time without any fee or penalty
REDRAW FACILITY:	Not available during the repayment loan term
CREDIT INCREASES:	Available (minimum credit increase is \$10,000) after the reduced repayment loan term ends
PRODUCT CONVERSIONS:	Available (product conversion fee applicable)
SECURITY:	1st Registered Mortgage on residential property
LENDER'S MORTGAGE INSURANCE:	LMI required if LVR over 80% (some restrictions apply)
LOAN STATEMENT FREQUENCY:	Monthly

## FEES

SET UP FEES:	<ul style="list-style-type: none"> <li>• Application fee \$550 (GST inclusive)</li> <li>• Valuation fee depends on location and value of property (Est \$250 per property)</li> <li>• Settlement fee \$110 (GST inclusive)</li> <li>• LMI dependant on LVR – refer rate sheet on website</li> </ul>										
ONGOING FEES:	No ongoing monthly or annual fees.										
DEFERRED ESTABLISHMENT FEE:	<p>(Applicable for new loans only)</p> <table> <tr> <td>0 - 12 months</td> <td>1.30%</td> </tr> <tr> <td>13 - 24 months</td> <td>1.20%</td> </tr> <tr> <td>25 - 36 months</td> <td>0.80%</td> </tr> <tr> <td>37 - 48 months</td> <td>0.60%</td> </tr> <tr> <td>49 - 60 months</td> <td>0.40%</td> </tr> </table>	0 - 12 months	1.30%	13 - 24 months	1.20%	25 - 36 months	0.80%	37 - 48 months	0.60%	49 - 60 months	0.40%
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