

Quick Reference Card



Features	Prime Alternative	PAYG Alternative	Refresh
Borrower Types	Individual, Company & Trust	Individual	Individual, Company & Trust
Loan Purpose	Regulated or Unregulated	Regulated or Unregulated	Regulated or Unregulated
Income Types	Full Doc & Low Doc	Full Doc	Full Doc & Low Doc [▲]
PAYG Low Doc	No	No	No
Minimum Self Employed Period	1 Year	Not Applicable	1 Year
ABN Registration	Yes	Not Applicable	Yes
GST Registration	Yes	Not Applicable	Yes
Maximum Loan Term	Up To 40 Years*	Up To 40 Years	Up To 40 Years*
Interest Type	Variable	Variable	Variable
Minimum Loan Size	\$50,000	\$50,000	\$50,000
Loan "Top Ups"	Yes - Min \$25,000	Yes - Min \$25,000	Yes - Min \$25,000
Maximum Loan Size	\$1.5 Million: Tiered Refer Credit Matrix	\$500,000	\$1 Million: Tiered Refer Credit Matrix
Maximum Loan To Value Ratio (LVR)	80% Restrictions Apply: Refer Credit Matrix	80% Restrictions Apply: Refer Credit Matrix	80% Restrictions Apply: Refer Credit Matrix
Maximum Client Exposure	\$3 Million	\$3 Million	\$3 Million
Lender's Mortgage Insurance (LMI)	No	No	No
Risk Fees	1% Full Doc Loans 1.25% Low Doc Loans	1%	1% Full Doc Loans 1.25% Low Doc Loans
Risk Fee Capitalisation	Yes	Yes	Yes
Title Insurance	At Cost: Refer Website	\$130 (Ex. GST & Stamp Duty)	At Cost: Refer Website
Credit Impairment	Minimal: Refer Credit Matrix	Minimal: Refer Credit Matrix	Tiered by Product: Refer Credit Matrix
Repayment Options	Principal & Interest or Interest Only	Principal & Interest or Interest Only	Principal & Interest or Interest Only
Repayment Frequency (P&I)	Weekly, Fortnightly or Monthly	Weekly, Fortnightly or Monthly	Weekly, Fortnightly or Monthly
Repayment Frequency (Interest Only)	Monthly	Monthly	Monthly
Repayment Source	Direct Debit Only	Direct Debit Only	Direct Debit Only
Additional Payments	Unlimited Via BPay	Unlimited Via BPay	Unlimited Via BPay
Redraw Facility	Minimum \$2,000 - \$25 Fee	Minimum \$2,000 - \$25 Fee	Minimum \$2,000 - \$25 Fee
Security Required	Registered First Mortgage	Registered First Mortgage	Registered First Mortgage
Valuation (Ordering)	Lender or PFA [^]	Lender or PFA [^]	Lender or PFA [^]
Early Termination Fees	Payable If Discharged In First 3 Years	Payable If Discharged In First 3 Years	Payable If Discharged In First 3 Years
Account Keeping Fee	\$Nil	\$Nil	\$Nil
Split Accounts	Up to 2	Up to 2	Up to 2
Statements	Bi-Annually (June & December)	Bi-Annually (June & December)	Bi-Annually (June & December)

▲ Low Doc not available on Refresh D

* 30-year maximum for regulated Low Doc applications

^ Lender or PFA to order valuation from lender panel

All loans are funded by RedZed Lending Solutions Pty Ltd ABN: 31 123 588 527

Form: Quick Card V1.10 Jul 2009