



PFA Residential

PFA Commercial

Max LVR
Low Doc
Full Doc
No Doc

Max Loan Amount
Loan Amount

Interest Rates
Interest Rates From

Max Term
Loan Terms

Cash Out Policy
Cash Out low doc

Credit Impaired
Defaults Ignored
Arrears Max

Fees and Charges
Risk Fee
PFA Application Fee
Fees*
<small>*Application, Settlement & Legal fees may apply</small>

Loan Type
Code or Non Code

Other Security
Land
Rural
Commercial
Construction
Units On 1 Title

Requirements
Trading Statements
ABN
Deferred Establishment fees

Commission

No Mandate Payable on any Loans

PROOF OF INCOME

Clean Credit Loans

Impaired Credit Loans

Full Doc Loans

Low Doc Loans

No Doc Loans

Revive 1	Revive 2	Revive 3
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80%	60%	80% Refi only
80%	80%	80%
-	-	-

\$1,500,000	\$2,500,000	\$1,000,000
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9.59%	6.91%	6.81%
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Up to 30 Years	Up to 30 Years	Up to 30 Years
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100% with reason	100% with reason	Nil
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Up to 6 Defaults 3months	Some No	\$1500 Defaults F/D No
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From 1.00%	Nil	MI
\$1,100	\$1,100	\$1,100
1.10%	2.20%	2.20%

Code & Non Code	Code & Non Code	Code & Non Code
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Collateral to 80%	Yes Nil Cash out	Yes
No	Yes	Yes
No	No	No
No	Yes	Yes
4 Units	4 units	4 Units

No	No	No
12 Months ABN 1 Day GST From 2%	1 Day ABN and GST \$700	2 Years + GST No

0.70%	1.10%	1.10%
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INCOME VERIFICATION: FULL DOC - PAYG 2 Most recent payslips PLUS either... Employment Letter; or last Group Certificate. Bank Statements showing salary deposits; Accountants letter is required no BAS required <small>Additional verification can be requested and requirements can vary!</small>	INCOME VERIFICATION: FULL DOC - SELF EMPLOYED Last 2 years Tax Returns with Tax Assessment Notices; Past 2 years Financials with Profit & Loss and Balance Sheets; Last 6 months consecutive Bank Statements. <small>Additional verification can be requested and requirements can vary!</small>
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Advantage 1	Advantage 2	Advantage 3
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-	65%	-
70%	65%	70%
-	-	-

\$10,000,000	\$5,000,000	\$5,000,000
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9.65%	10.50%	10.25%
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15 Years	3 Years	3 Years
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Yes	Yes	No
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Refer Refer	Refer Refer	Refer Refer
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1.10%	1.10%	1.10%
From \$1,100	From \$1,100	From \$1,100
1.10%	2.20%	2.20%

Non Code	Non Code	Non Code
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No	Yes	Yes
Yes	Yes	No
Yes	Yes	Yes
No	No	Yes
Refer	Refer	Refer

Yes	No	Yes
2 Years & GST Interest on Term	Not Required Interest on Term	2 Years + GST Interest on Term

0.70%	1.10%	1.10%
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INCOME VERIFICATION: LOW DOC Self Declaration of Income; At Higher LVR's Business Bank Statements may be required and / or BAS or a letter from clients Accountant; ABN as per Product Specs. <small>Additional verification can be requested and requirements can vary!</small>	INCOME VERIFICATION: NO DOC - ASSET LOANS UCCC Coded Affordability Declaration and the Borrower Brief. UCCC Uncoded Business Purposes Declaration plus the Borrower Brief plus an Accountant's Letter of Affordability <small>Additional verification can be requested and requirements can vary!</small>
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CONTACT US For Loan Scenarios and Up To Date Rates Call 1300 668 422 or E-mail info@pfaprivate.com.au

NOTE: The rates and financial information quoted are indicative only and subject to change by PFA without notification. Please contact PFA for the most up to date rates and product information at info@pfaprivate.com.au.