



## PRODUCT FACT SHEET— Paladin Equity Blend

Target Clients	Individuals (PAYG or self employed >2yrs), Companies, Partnerships or Trusts.	
Loan Description	Full Supporting documentation and evidence of income required for all applicant/s. Variable rate Line of Credit facility with interest capitalisation, cheque book, direct card and direct credit and direct debit facilities.	
Loan Purpose	Purchases, refinance and consolidation for owner occupied or investment.	
Loan Term	Up to 30 years	
Number of Splits	Minimum of 2 pre-settlement and 5 post settlement.	
Capitalisation of LMI	Yes—Up to 95%	
Loan Size	\$50,000 — \$2,000,000	
LVR	95% - P&I or I/O Over 90% LVR for investment Property—to be eligible, rental income from security property is excluded from servicing.	
LMI (where applicable)	Paid by funder up to 80% for all loan amounts up to \$2,000,000.	
Repayment Methods	Monthly (first business day of each month) Fortnightly (Friday) Weekly (Friday)	
Repayment Frequency	Loan amount set at Global facility limit. Account limits notional. No monthly repayment required if borrower stays under Global limit.	
Additional Repayments	At any time.	
Redraw	Electronic redraws via Internet and phone are FREE. Minimum manual redraw request is \$2k and requests less than \$20k cost \$85 per request.	
Loan Account Fees	No monthly fees, unlimited free standard transactions p/m.	
Interest Only Options	10 years	
Fixed Rate Options	Yes — At least one account must be variable. Additional repayment up to 5% without penalty	
Vacant Land	No	
Construction	No	
Serviceability	1.1 plus \$1 for loans up to \$1,000,000 1.2 plus \$1 for loans greater than \$1,000,000 1.25 for loans with an LVR of 97% or more	
Loan Access	<p><b>In</b></p> <ul style="list-style-type: none"> <li>Salary Credit</li> <li>Direct Debit</li> <li>Deposit Card</li> <li>Bpay</li> <li>Telephone / Internet</li> </ul>	<p><b>Out</b></p> <ul style="list-style-type: none"> <li>Direct Debit</li> <li>Cheque Book</li> <li>BPay</li> <li>Atm / Eftpos</li> <li>Telephone / Internet</li> </ul>