

Cashel Non-Resident Home & Land Construction Loan

Key Features	
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Product Overview	
Maximum Loan Amount	\$750,000 ≤60% LVR
Loan to Value Ratio	Up to 60%
Loan Term	30 Years
Loan Options	Interest Only during home construction phase Principal and Interest after construction phase
Variable Interest Rate	7.95% per annum during construction period reverting to standard 6.95% per annum
Loan Purpose	Construction of residential property
Acceptable Securities	Inner City & Metro only (see acceptable postcode list)
Borrower Type	Salary & Wage Earners (PAYG equivalent) and Self-Employed
Credit History	Clear Credit History
Equity	Non-Resident loans require a minimum of 35% deposit
Split Loans	Available. Split your loan into more than one portion
Redraw	Available (after construction is complete)
Credit Increase	Not Available
Customer Loyalty Bonus	0.20% per annum based on daily balance paid on 2 nd anniversary and then annually in arrears for the life of the loan
Repayment Frequency	Interest Only (construction period only) – monthly repayments only Principal and Interest loans – weekly, fortnightly and monthly repayments Payments can be automatically debited from the offset account
Rental Income	Must be paid into offset account or an Australian Bank account
Voluntary Repayments	Extra Repayments can be made at any time without penalty
Transaction Fees	Free unlimited transactions <ul style="list-style-type: none"> - Internet Banking - BPay - Direct Debit / Salary Crediting

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The Cashel Non-Resident Home & Land Construction Loan is aimed at those borrowers looking for a standard residential property construction loan. The Cashel Non-Resident Home & Land Construction Loan comes with a 100% offset account and redraw facility. It allows flexible lump sum payments and higher loan repayments. This loan is perfect for non-resident borrowers.

Cashel House Offices

Melbourne

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