

# Cashel Non-Resident Residential Owner Occupied & Investment Loan

Key Features	
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Product Overview	
Maximum Loan Amount	Single Security
Exceptions	\$500,000 ≤70% LVR
≥40sqm & <50sqm – Max LVR 50%	\$750,000 ≤65% LVR
No carpark space – Max LVR 60%	\$900,000 ≤60% LVR
Loan to Value Ratio	Up to 70% based on loan size (see above)
Loan Term	30 Years
Loan Options	Principal and Interest and Interest Only Interest Only not available above 60% LVR Maximum Interest Only period 3 years
Variable Interest Rate	6.95% per annum
Customer Loyalty Bonus	0.20% per annum based on daily balance paid on 2 <sup>nd</sup> anniversary and then annually in arrears for the life of the loan
Loan Purpose	Purchase or Refinance of an existing 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 30% deposit
Split Loans	Available. Split your loan into more than one portion
Redraw	Available
Credit Increase	Not Available
Repayment Frequency	Interest 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"> <li>- Internet Banking</li> <li>- BPay</li> <li>- Direct Debit / Salary Crediting</li> </ul>

**For further information about this document, please contact:**

<b>Victoria Xia</b>	Relationship Manager	(03) 9209 9000	vxia@cashelhg.com
<b>Shannon Zeneli</b>	Associate Credit Manager	(03) 9209 9000	szeneli@cashelhg.com
<b>Aaron Brown</b>	Sydney Office Manager	(02) 8274 6700	abrown@cashelhg.com
<b>Angus Mason</b>	Chief Executive Officer	(03) 9209 9000	amason@cashelhg.com

The Cashel Non-Resident Residential Owner Occupied & Investment Loan is aimed at those looking for simplicity and flexibility with their residential property purchase. The Cashel Non-Resident Residential Owner Occupied & Investment 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

Level 38, 55 Collins Street, Melbourne, VIC 3000 **phone** +61 3 9209 9000 **fax** +61 3 8677 9903

#### Sydney

Level 24, 68 Pitt Street, Sydney, NSW 2000 **phone** +61 2 8274 6700 **fax** +61 2 8274 6701

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