

Cashel Permanent Resident Residential Owner Occupied or Investment Loan

Key Features	
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Product Overview	
Maximum Loan Amount	Single Security: \$1,500,000 Expatriates: Max LVR 80%, or \$750,000 Single borrower: Max \$3,000,000 (single security restriction applies)
Loan to Value Ratio	Maximum 95% with LMI or maximum 80% without LMI* (conditions apply) 110% with Family Pledge for First home buyers* (restrictions apply)
Loan Term	30 Years
Loan Options	Principal and Interest and Interest Only Maximum Interest Only period 5 years, with ability to extend for another 5 years
Interest Rate	Full Doc: 4.95% per annum (Fixed and Variable) Alt Doc: 5.69% (Fixed and Variable)
Loan Purpose	Purchase or Refinance of an existing owner occupied or investment property
Acceptable Locality Zones	Metro, Non-Metro, Regional
Acceptable Securities	Houses, Units, Flats, Apartments, Villas, Duplexes, Townhouses, Rural Residential Vacant land (only if construction commence within 6 months), Warehouse conversions, House and Land Packages.
Borrower Type	Salary & Wage Earners (PAYG equivalent) and Self-Employed
Acceptable income source	Australia income and/or Overseas income;
Document submission	Full Doc and Alt Doc
Credit History	Clear Credit History
Split Loans	Available. Split your loan into more than one portion
Redraw	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"> - Internet Banking - BPay - Direct Debit / Salary Crediting

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The Cashel Permanent Resident Residential Owner Occupied or Investment Loan is aimed at Australian local or overseas residents who are looking for simplicity and flexibility with their residential property purchase. The Cashel Permanent Resident Residential Owner Occupied or Investment Loan comes with a 100% offset account and redraw facility. This loan is perfect for Australian Permanent Resident borrowers who might have various income streams that are not recognized or accepted by the traditional Australian banks.

Cashel House Offices

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