

# Welcome to Oxygen Home Loans

We're all about making Home Loans Simple. Making financial decisions can be hard work and we're here to help you.



## About Oxygen Home Loans

Oxygen home loans started as a mortgage broker business before branching into providing its own home loans, has been around for over **20 years** and offers a wide range of home loans across a panel of reputable wholesale lenders.

## Oxygen - 20 years of size and scale - in broking and lending



**\$3 billion\***  
Mortgage Book



**\$10 billion\***  
Settled so far



**\$1 billion**  
FY 22 settlements

## Why we are different



**Independantly  
owned and  
operated**



**No Hidden Fees**



**Easy online  
options for faster  
applications**



**Expert Advice**

## 20x Multi-award winning brokerage



**Oxygen**  
HOME LOANS

## Home Lending Basics

Home loans are wrought with financial jargon and terms which can make little to no sense to most people. Although your broker will be able to explain everything you need to know, here are a few key terms to get your head around.



### Owner Occupied

Your intention is to live in the property that you purchase.



### Investment

Your intention is to use the property for investment purposes.



### Equity

The difference between the market value of your property and the remaining amount you owe to your lender.



### Offset Facility

An account feature which offsets any balance you have against your home loan, therefore, reducing the interest you pay. For example, if you owe \$500,000 on your home loan and have a balance of \$50,000 in your offset facility, your interest will only accrue on the remaining \$450,000 loan balance.



### Redraw Facility

A home loan feature that allows you to put additional funds into your home loan but take them out again if needed.



### Loan to Value Ratio (LVR)

The amount of your loan compared to the value of your property. For example, if your property is worth \$250,000 and you borrow \$200,000 from your lender, your LVR is 80%.



### Lenders Mortgage Insurance (LMI)

A fee that lenders charge to borrowers to protect themselves against defaults, typically applicable when the LVR is greater than 80%.



### Loan term

The amount of years you agree to repay the loan.

## What's the typical process?

Depending on which Oxygen Home Loan you decide to go with will determine the process from here to settlement. Oxygen uses digital technology throughout the application to make it easier and more efficient for you and your broker. Your broker will be able to talk you through the details, however, in general this is how it'll work:



### Preliminary Assessment

Prepare and submit your supporting documents to your broker e.g. ID, payslips, living expenses and bank statements.



### Application Submit

Your broker will submit your application on your behalf to Oxygen Home Loans for processing.



### Conditional Approval

This typically means that you have met most of our lending policies, however, your full loan approval will be subject to a property valuation and maybe other items.



### Property Valuation

Once you have found the right property, a valuation will need to be carried out.



### Unconditional Approval

Once Oxygen Home Loans has all the documentation they need, they can then confirm if your loan has been approved.



### Loan Offer Issued

A loan contract will be issued to you to sign and accept. Do this as soon as possible to avoid any delays in your settlement.



### Settlement

Once all of your documentation is in order, settlement will occur and your funds will be released.

Oxygen Lending Services Pty Ltd ABN 56 618 760 222  
(trading as Oxygen Home Loans)

Australian Credit Licence 498349 is the mortgage manager of Oxygen Complete Home Loans.

Figures are approximate, statements are general in nature and may not apply in your circumstances. Subject to change without notice.

August 2022 Version 1.1

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