

## Oxygen Complete Home Loan Standard Variable Rate Owner Occupied and Investor Home Loans

The Oxygen Complete variable rate Home Loan is aimed at those looking for greater flexibility and loads of features within their loan. The Oxygen Complete Home 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 those looking for greater flexibility within their lives.

### Key Features

- 100% offset account
- Loans up to 90% LVR (Including LMI)
- Visa DebitCard

### Product Overview

<b>Maximum Loan Amount</b>	Single Security Metro \$2,500,000 ( $\leq$ 80% LVR) \$1,350,000 ( $\leq$ 90% LVR)	Maximum Borrower Exposure \$4,000,000
<b>Loan to Value Ratio</b>	Up to 90% (LMI inclusive)	
<b>Loan Options</b>	Principal & Interest	
<b>Credit History</b>	Clear Credit History. NDI 1:1	
<b>Debt to Income</b>	Max. 8:1	
<b>Interest Only</b>	Investor home loans can be 100% interest only Owner Occupied up to a maximum 50% of total loan value >80% and <90% LVR max length 3 years <80% LVR max length 5 years	
<b>Lenders Mortgage Insurance</b>	Payable by Borrower greater than 80%	
<b>Loan Purpose</b>	Purchase or refinance of a residential property	
<b>Cash Out / Equity Release</b>	$\leq$ 80% LVR – up to 20% of security or \$200k > 80% <90% – limited to 20% of security value	

Terms and conditions & lending criteria applies.  
Full details of terms and conditions available upon application.

This is a guide only and subject to change at any time without notice.

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<b>Acceptable Securities</b>	Residential properties that are primarily used for the purpose of private housing. Maximum loan sizes and loan-to-value ratios apply based on property locations (Please refer to lending policy for further details).
<b>Split Loans</b>	Available. Up to 4 free splits.
<b>Credit Increase</b>	Available. Fees apply. Facility variation Fee \$450
<b>Redraw</b>	Available
<b>Offset</b>	100% Offset available
<b>Repayment Frequency</b>	Principal & Interest loans – weekly, fortnightly, and monthly repayments. Interest Only – Monthly repayments only. Payments can be automatically debited from the offset account.
<b>Voluntary Repayments</b>	Extra repayments can be made at any time without penalty.
<b>Online Banking</b>	Free unlimited transactions <ul style="list-style-type: none"> <li>• Internet Banking (Redraw, BPAY, Pay Anyone, Intra-account transfers)</li> <li>• Direct Debit / Salary Crediting</li> <li>• EFTPOS (include payWave)</li> </ul>
<b>Visa Debit Card</b>	Available

## Product Overview

<b>Application Fee</b>	Nil
<b>Monthly Account Keeping Fee</b>	Nil
<b>Annual Fee</b>	≤ 80% LVR – No Annual Fee > 80% LVR – \$395
<b>Valuation Fee</b>	Varies depending on property, ranging typically from \$99 to \$299, depending on location and type of security.
<b>Lenders Mortgage Insurance</b>	Payable by the Borrower greater than 80% LVR
<b>Solicitor Documentation Fee</b>	At Cost
<b>Discharge Fee</b>	\$795 plus 3rd party costs

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