

Residential Property Finance

Interest rate update as of 3rd November 2022



Residential Full Doc Loans from Oxygen

- Up to 90% LVR for residential dwellings
- Nationwide coverage
- 100% Offset
- Visa Debit Card
- No annual, monthly or recurring fees (LVR \leq 80%)
- Owner-occupied and investment up to 30 years
- Up to 5 years interest only LVR \leq 80%, 3 years \leq 90%
- Up to 50% loan value Interest only on Owner Occupied
- Expat and NDIS friendly
- Purchase, refinance, and equity release

Oxygn Complete	\leq 60%	\leq 70%	\leq 80%	\leq 90%
Owner Occupied $<$ \$1m	4.54%	4.64%	4.64%	5.34%
Investor $<$ \$1m	5.04%	5.14%	5.14%	5.84%

Loadings: Interest Only +0.50% ~ Loans Inner City, High Density, Regional +0.20%, max LVR 80% Max borrowing limit \$4m, company and trusts +0.2%

Maximum Loan Size				
LVR	High Density	Metro	Non-Metro	Regional
$<$ 70%	1,750,000	2,500,000	2,000,000	1,250,000
70 to 80%	1,500,000	2,500,000	1,500,000	1,000,000
80 to 90%	n/a	1,350,000	1,000,000	850,000

Product Overview

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

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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