

## SMSF Full Doc Loans from Oxygen

- Up to 80% LVR
- Nationwide coverage
- 100% Offset
- Online Banking
- No application fee
- Up to \$3m (LVR <65% Metro)
- Up to 5 years interest only
- Purchase, refinance
- Residential, Commercial, NDIS Property

Oxygen SMSF	=<65%	=<75%	=<80%
SMSF <\$1.5m	5.75%	6.05%	6.35%

Loadings: Interest Only +0.50% ; Commercial Loans +0.50% ; Offset +0.2%, Loans Inner City, High Density, Regional +0.20%, max LVR 75%, Max borrowing limit \$4m, Rates over \$1.5m quoted separately.

Maximum Loan Size				
LVR	High Density	Metro	Non-Metro	Regional
<65%	2,000,000	3,000,000	1,500,000	1,250,000
65 to 70%	1,500,000	2,500,000	1,250,000	1,000,000
70 to 80%	1,250,000	3,000,000	1,000,000	-

Loans Inner City, High Density, Regional +0.20%, max LVR 75%

## Product Overview

Application Fee	Nil
Monthly Account Keeping Fee	Nil
Annual Fee	\$395
Valuation Fee	Varies depending on property, ranging typically from \$99 to \$299, depending on location and type of security. Commercial property from \$1200.
Lenders Protection Fee	1% for loans >\$2 million 1% for all NDIS loans 0.5% for commercial properties LVR >70% 1% for commercial properties LVR >75%
Solicitor Documentation Fee	At Cost (Average \$770).
Discharge Fee	\$1,500 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.