

MORTGAGE MATTERS

The Latest Updated Policies

First Home Buyers

First Home Buyers:

BUILDER'S GRANT:\$25K UNTIL 31ST DEC

BUILDER'S GRANT:EXTENDED AMOUNT DIFFER UNTIL 31ST MARCH 2021

*TERMS & CONDITIONS APPLY**

Don't trust anybody who doesn't have a sense of humour!

GLORIA STEINHAM

\$0 LENDER'S MORTGAGE INSURANCE

Eligible new Owner Occupied Principal and Interest
Some Lender's have a waiting list open.
No guarantee

*Terms & Conditions Apply**



Investors -Third Tier Lender

ACCEPTANCE OF RENTAL INCOME FROM HOLIDAY LET/AIRBNB AND COMMERCIAL PROPERTIES.

SHADED AT 50% AND THEN TAXED APPROPRIATELY.

ACCEPTANCE OF INTEREST AND DIVIDEND INCOME ON INVESTMENTS HELD FOR A MINIMUM OF 24 MONTHS.

SHADING ON RESIDENTIAL RENTAL INCOME FROM 60% TO 70%.

Business Essentials

Available for loans up to \$3m

Second Tier Lender: Business Essentials Product, for loans up to \$3m offers a unique feature of an offset account for balances up to \$1m.

Product Overview

Loan Purpose Available for either Business or Investment Purposes

**Effective 1 December 2020:
Credit Card: Major Lender**

Removal of the air travel benefits (one complimentary Virgin Australia domestic return flight and two domestic lounge passes per account year subject to eligibility criteria) associated with Rewards Travel Adventures credit card.

And: Reduction of the annual account fee

Terms and Conditions Apply*

Christmas settlement cut-off times

New business applications and variation applications

Applications are to be submitted by certain dates (depending on lenders) to be unconditionally approved.

Settlement:

To allow lenders to prepare for settlement, all signed loan documents must be returned prior to certain dates (each lender has a deadline)



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