



BOQ

Changes to Debt to Income (DTI) ratios.

"Whilst assessing a home lending application, one must take into account all available income so

that the Debt To Income ratio and Net Monthly Surplus can be calculated accurately....

DTI ratio >=6x will not be considered for pricing concessions."

Ref BOQ*

It is important for clients to understand "Income" Vis a Vis "Debt" and equally important is the eligibility criteria for Pricing



Bankwest

"Up to 80% LVR - Borrowing ...Max \$1m with no documentary evidence - Stated Purpose Only"

"Non Genuine Savings and Non-Refundable Gifts
"Non Genuine up to 90% base LVR and Non-Refundable Gifts
acceptable. LMI deals: non-refundable gift must be evidenced
either in the applicants account or their parents account as of
the date of application lodgement"



IMB Bank

Fully Drawn Commercial Loan

A Business can borrow a fixed amount and repay it on a predetermined schedule, with interest.

Borrow from \$20,000 to \$5,000,000
Monthly, fortnightly or weekly repayments
Interest only option available
Repay up to 25 years
Redraw facility available

Ref IMB Bank*



Judo Bank

Need funding that's flexible and repayable over time?

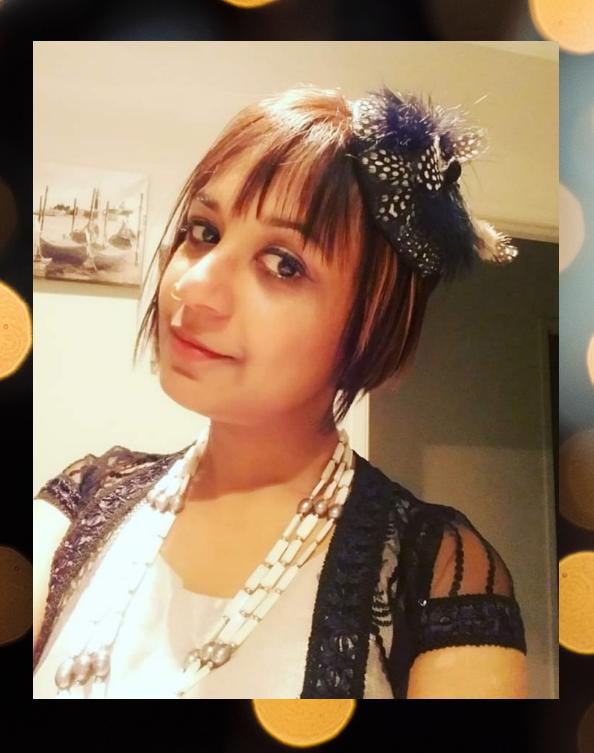
Features

- Choice of Variable or Fixed interest rate
- Fixed Rate period available for added certainty
 - Flexible repayment options
- Principal and interest, or interest-only repayments

Security

Various forms including trading assets of your business and property

Ref Judo Bank*



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