



MORTGAGE MATTERS JUL VOL 2



Director

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RESIDENTIAL

Self-Employed

"Pepper Money home loans are built with your self-employed clients in mind, no matter what stage of business they're in"

REF Pepper*





Lock Rate Discount:

Customers can have a discounted Rate "Lock fee of \$375 per account (normally \$750)". Rate Lock guarantees a customer's fixed interest rate for their chosen fixed-rate period, for up to 90 days.

Terms & Conditions Applies

1. Increasing HECS/HELP Loan Repayment Thresholds
"ATO will be updating their tables as of 1 July 2021"

2. Updated Land Title Office Registration Fees

On Thursday 1 July, changes to Land Title Office Registration Fees charged to customers as part of the settlement process, including:

Registration of Transfer

Registration of Mortgage

Discharge of Mortgage

REF CBA*



Business CashFlow?

Business Line of Credit

Money on demand to cover unexpected cash flow gaps

- Facility limit between \$2,000 and \$150,000
- Renewable 24-month term
- Only pay interest on what you use
- Fast decision and funding possible in 24 hours
- Minimum 6 months trading to apply
- No asset security required upfront to access Prospa funding up to \$150K
- Interest rates based on your business circumstances

REF Prospa*

SMSF Loan Specialists

Thinktank specialises in SMSF lending, for both commercial and residential clients

\$100,000 – \$3,000,000 SMSF loans

Loan terms up to 30 years

Interest-only, fixed-rate or principal and interest payments

Up to 80% LVR for Residential and 75% LVR for Commercial SMSF

Tailored loan solutions

No annual reviews, ongoing fees or re-evaluations

Full Doc options

Fast approvals and settlement

No red tape or jargon

REF ThinkTank*





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