

VARIABLE RATE CARD

SMSF Loans from Oxygen

- Up to 80% LVR
- Nationwide coverage
- 100% Offset
- Online Banking
- Low Fees
- Up to \$3.5m
- Up to 5 years interest only
- Purchase, refinance
- Residential or Commercial

Oxygen SMSF	=<60%	=<70%	=<80%
Residential	7.09%	7.19%	7.29%
Commercial	7.69%	7.79%	7.89%

Interest only Loading 0.3%

Regional (Cat 3&4) Loadings: 0.2%

Specialist Loadings: <45m², High Density: 0.5%

Accountants Statement Loading: 0.2%

Loan Size and LVR

- Loan size ≤ \$3.0m max LVR 80% – Residential
- Loan size ≤ \$3.5m max LVR 80% – Commercial
- Inner City, High Density & Non-metro postcodes max LVR 80%
- Residential Interest only max LVR 80%
- Commercial properties max LVR 80% (P&I) & max LVR 75% (I/O)

Product Overview

Application Fee	\$495
Annual Fee	\$395
Valuation Fee	\$550 Residential. \$1200–\$2400 Commercial depending on location and type.
Settlement Fee	\$250
Legal Settlement Fee	\$595 Residential \$1590 Commercial or at cost
Discharge Fee	\$2,000 plus 3rd party and government costs
Variation Fees	\$250–\$450

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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