Oxygen SMSF Home Loan Standard Variable Rate Product Information

The Oxygen SMSF variable rate home loan is aimed at investors wanting competitive rates,full features and building wealth through investment in high quality properties through their Self Managed Super Fund.

Key Features

- 100% offset account
- Loans up to 90% LVR Residential & 80% Commercial
- Online Banking

Product Overview

Maximum Loan Amount

LVR (%)	Standard Documentation		
	Inner-City	Metro/ Non-Metro	Regional
0 - 70.00	$3,500,000	$3,500,000	$3,000,000
70.01 - 80.00	$3,500,000	$3,500,000	N/A
80.01 - 90.01	N/A	$3,000,000	N/A

Loan to Value Ratio	Up to 90% (Lender Protection Fees Apply over 80%)
Loan Options	Principal & Interest or Interest Only
Credit History	Clear Credit History. NDI 1:1
Assessment Rate	Borrower rate +2%
Interest Only	Available
Loan Purpose	Purchase or refinance of a residential property or commercial property
Acceptable Securities	Residential properties that are primarily used for the purpose of private housing and commercial properties. Maximum loan sizes and loan-to-value ratios apply based on property locations (Please refer to lending policy for further details).
Split Loans	Available.

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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Facility Variation	Available. Fees apply. Facility variation Fee $450
Offset	100% Offset available
Repayment Frequency	Principal & Interest loans – weekly, fortnightly, and monthly repayments. Interest Only – Monthly repayments only. Payments can be automatically debited from the offset account.
Voluntary Repayments	Extra repayments can be made at any time without penalty.
Online Banking	Free unlimited transactions • Internet Banking (Redraw, BPAY, Pay Anyone, Intra-account transfers) • Direct Debit / Salary Crediting • EFTPOS (include payWave)

Product Overview

Application Fee	Nil
Monthly Account Keeping Fee	Nil
Annual Fee	$395
Valuation Fee	$220 Residential. $550 Residential if Short Form required. $1200-$2400 Commercial depending on location and type.
Lenders Protection Fee	LVR >80-85% 2.5% LVR >85-90% 3.5%
Solicitor Documentation Fee	$595
Discharge Fee	$2,200 plus 3rd party and government costs

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