



## Lo Doc 100% Offset Loan

Our fully featured Lo Doc 100% Offset Home Loan puts you in control. It combines a fully featured home loan with all the benefits of a transactional 100% offset account. It does not require proof of income – just complete and sign an income declaration and accountant verification form with the standard home loan application. This saves you the hassle of working through payslips, tax returns and other documents when applying for a home loan.

### Product Overview

<b>Loan purpose</b>	<ul style="list-style-type: none"><li>• Purchase or refinance* of an owner occupied or investment property</li><li>• Debt consolidation*</li><li>• Home equity loans*</li><li>• Go-between bridging finance</li><li>• Construction loans for a new residential dwelling</li></ul> <p>*Restrictions may apply depending on LVR and LMI approval</p>
<b>Interest rates</b>	Lo Doc: Choice of Lo Doc Variable rate or Lo Doc 1 to 5 year fixed rate Lo Doc Plus (60 – 70% LVR with no LMI): Lo Doc Plus Variable rate Offset: 100% offset applies for both variable and fixed rate loans Credit interest is not paid if the net balance is positive (that is if the offset balance exceeds the balance of the loan)
<b>Application fee</b>	\$250.00
<b>Administration fee</b>	Nil
<b>Loan amounts</b>	<ul style="list-style-type: none"><li>• minimum \$20,000</li><li>• maximum up to \$2,000,000, subject to LMI approval</li></ul>
<b>Loan terms</b>	5 – 30 year terms
<b>Statements</b>	Monthly
<b>Interest calculated</b>	Interest is calculated daily on the net closing balance of the loan (that is the amount owed less the offset balance) and is charged monthly
<b>Loan to valuation ratio (LVR)</b>	Lo Doc: Up to 80% plus capitalised LMI, subject to LMI approval Lo Doc Plus: Up to 70%
<b>Repayment frequency</b>	<ul style="list-style-type: none"><li>• weekly, fortnightly or monthly repayments (Principal and Interest)</li><li>• monthly repayments (Interest Only)</li></ul>
<b>Voluntary repayments</b>	<ul style="list-style-type: none"><li>• Variable rate: extra repayments may be made at any time without penalty</li><li>• Fixed rate: up to \$20,000p.a above minimum repayments may be made without penalty</li></ul>
<b>Split loans</b>	Available, split your loan into more than one portion. Additional fees apply per split.
<b>Redraw</b>	Available, minimum redraw of \$500.



<b>Credit increases</b>	Available whilst on a fixed rate. Fees apply	
<b>Rate conversion</b>	<ul style="list-style-type: none"> <li>Apply to convert to a standard rate at any time by providing proof of income. The income must at least match income declared in the original declaration of financial position. A Loan variation fee may apply</li> <li>Convert from the Lo Doc Variable rate to a Lo Doc Fixed term at any time. A Loan Variation fee may apply</li> </ul>	
<b>Transaction fees</b>	Transact on your offset balance with up to \$20 worth of the following transactions <b>free</b> every month:	
	<b>Free</b>	<b>\$2.00 each</b>
	<ul style="list-style-type: none"> <li>Cash deposits</li> <li>Internal automatic transfers</li> <li>Bendigo Bank ATM<sup>3</sup> balance enquiries</li> <li>Bendigo Bank ATM<sup>3</sup> withdrawals</li> <li>Bendigo Bank ATM transfers</li> <li>Online banking transfers</li> <li>Express Line (phone banking) transfers</li> <li>BPAY®<sup>1</sup></li> <li>Anypay payments</li> <li>Direct debits</li> <li>Cheque deposits</li> </ul>	<ul style="list-style-type: none"> <li>Bank@Post withdrawals<sup>2</sup></li> <li>EFTPOS transactions</li> <li>Over the counter withdrawals and transfers</li> </ul>
	<p>Other fees apply</p> <p><sup>1</sup>®Registered to BPAY Pty Ltd ABN 69 079 137 518</p> <p><sup>2</sup>Bank@Post™ and its device mark are trade marks (registered or otherwise) of the Australian Postal Corporation. All rights reserved</p> <p><sup>3</sup>Bendigo Bank ATM or an ATM that forms part of a Bendigo Bank shared ATM network</p>	