

home and investment loans with the easy to understand options you want

- Offset
- Free Redraw
- Fixed interest rate
- Variable Interest rate
- Make extra repayments on variable rate home loans at no cost
- Weekly/Fortnightly/Monthly repayments



loan comparison table

Description	Variable	Fixed	Combo
Owner Occupier	✓	✓	✓
Investment	✓	✗	✗
Construction/Vacant Land	✓	✗	✗
Principal & Interest	✓	✓	✓
Interest Only (investment loans only)	✓	✗	✗
Offset	✓	✓	✓
Redraw	✓	✓	✓
Salary Credit	✓	✓	✓
Fixed Term	✗	3 Years	3 Years
Repayment Frequency	Weekly, Fortnightly or Monthly	Weekly, Fortnightly or Monthly	Weekly, Fortnightly or Monthly
Ability to make additional payments	✓	Up to \$10,000 p.a. during the fixed rate period	
Maximum Term	30 years	30 years	30 years
Maximum LVR	Please contact your MyLife MyFinance Consultant about your maximum LVR as this will vary		
Minimum Home Loan	\$20,000	\$50,000	\$50,000
Maximum Home Loan	\$1,500,000	\$1,500,000	\$1,500,000
Minimum Investment Loan	\$50,000	\$50,000	\$50,000
Maximum Investment Loan	\$1,500,000	\$1,500,000	\$1,500,000

whether you are upsizing, downsizing, buying your first home or refinancing, we've got you covered

the process...

apply

You can apply online at www.mylifemyfinance.com.au or call one of our consultants on 03 9629 4484 and provide supporting documents (refer to our checklist on the back page of this brochure).

provisional approval

We strongly recommend provisional approval is obtained prior to signing a contract of sale for the purchase of your new home or investment property – your application will be assessed and if lending criteria is met, it will be provisionally approved. You will be notified of any special conditions e.g. valuation report or Mortgage Insurance approval.

approval

You will be notified when your loan is formally approved.

signing

Loan contracts (and mortgage documents if applicable) will be forwarded to you. Make sure you have read them carefully and signed them correctly before you return them as directed. Feel free to have the documents reviewed by your own legal representative.

settlement

Loan funds will be distributed as directed by you or your legal representatives.



flexibility and options to suit any situation...

home loans

Our experienced lending consultants will assist you with determining a loan to suit your needs.

Whether you are upsizing, downsizing, buying your first home or refinancing we've got you covered.

equity loan

If you're looking to renovate, buy a new car or go on a holiday you may wish to top-up your existing loan.

You can also use your home or investment property to secure an additional loan for a variety of different purposes.

investment loan

Purchasing an investment property can be exciting! We will listen to you and help you achieve your goals. You may wish to repay the loan as quickly as possible or repay the interest only. We have a range of Investment loans to suit your strategy.

whichever loan you require it will

- Be easy to understand
- Offer quality options
- Be flexible
- Provide you with ongoing support



checklist

Use this checklist to ensure you have the right documentation when applying for a MyLife MyFinance Home Loan.

Income	
PAYG	Self Employed
<input type="checkbox"/> Two most recent payslips or <input type="checkbox"/> Employment contract <input type="checkbox"/> Group Certificate	<input type="checkbox"/> Last two years personal, and if applicable, business tax returns and <input type="checkbox"/> Current Balance Sheet and <input type="checkbox"/> Current Profit and Loss statements and <input type="checkbox"/> Last two years Notice of Assessment
Rental income	Investment Income
<input type="checkbox"/> Current signed Tenancy Agreement or <input type="checkbox"/> Latest rental income statements from managing agent.	<input type="checkbox"/> Last six months statements showing income amount and frequency or <input type="checkbox"/> Last two years personal tax returns
Purchasing new property	Refinancing
<input type="checkbox"/> Copy of the signed and dated Contract of Sale and Section 32 Statement <input type="checkbox"/> Verification of Deposit <input type="checkbox"/> 3 month's statements confirming genuine savings. <input type="checkbox"/> Completed First Home Owners Grant Application (if applicable)	<input type="checkbox"/> Last six months statements of existing loans/s being refinanced <input type="checkbox"/> Council Rates Notice showing Capital Improved Value <input type="checkbox"/> Volume and Folio numbers of title
Please note that additional information may be requested. Other costs to consider include: <ul style="list-style-type: none"> • Stamp Duty • Government Registration Costs • Solicitors/Conveyancing Fees • Settlement Incidentals 	Construction
	<input type="checkbox"/> Copy of proposed plans and specifications and <input type="checkbox"/> Copy of proposed building contract

fast approval home loans



**we're as close as your phone
or visit our head office at:**

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Country Vic 1800 013 042
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AFSL/Australian Credit Licence Number 245 606



Find your dream house
and let MyLife MyFinance
help to make it your home

MyLife MyFinance is an Authorised
Deposit-Taking Institution

