



NON REGULATED FACILITY

FULL DOC

From 1 June 2013

Term	20 years fully amortising P&I or 5 years interest only, auto converting to 15 years P & I
Interest	Variable or Fixed for 1, 2, 3, 4 & 5 years.
Repayments	P and I or Interest Only.
DELIVERY RATE	Variable Rate:- 6.29% with LVR up to 50% for Loans above \$1M up to \$1.5M Variable Rate:- 6.59 % with LVR up to 70% for Loans under \$1.5M
Max. loan	\$1.5M per security property (subject to LVR above). \$5M customer limit.
Min. loan	\$100,000
Max. loan LVR %	Up to 70.00% (See above for more details). Exclusive of GST & lesser of purchase price or valuation.
Customer Type	Full financial accounts. Owner Occupiers or Investors. Clear Credit History.
Security	Registered 1 st Mortgage Only. Non Specialised. Strata or Torrens Title Commercial, Industrial, Retail or Residential properties. Loansec Security Location Guide with postcode listing attached. Supporting Residential securities OK but only in centres > 30,000 pop.
Debt Service Cover Ratio	Min of 1.5times (excludes living expenses and interest rate based on actual rate). Capacity calculator supplied.
Legal Costs Basic costs, DOES NOT include disbursements or Title Insurance (please refer to Title Insurance table below)	NSW, QLD & VIC Basic Mortgage \$434.50 (for loans up to \$600,000), please enquire for further details. Additional mortgage \$110.00 1 Trust: \$99.00, 1 Guarantee: \$82.50 Stamp duty on mortgage: See http://www.osr.nsw.gov.au or http://www.osr.qld.gov.au/calcs/index.htm or http://www.sro.vic.gov.au/sro/srowebiste.nsf/calculators.htm SA Basic Mortgage: \$726.00, additional mortgage \$110.00 1 Trust: \$137.50, 1 Guarantee: \$82.50 Stamp duty on mortgage: See http://www.treasury.sa.gov.au WA Basic Mortgage & Guarantee < \$100,000 = \$385 \$100,000 - \$999,999 = \$440, \$1M - \$2M = \$550, \$2M- \$3M = \$605 plus minimum disbursements of \$160. 1 trust deed review: \$110. Review of lease: \$165 per hour. Stamp duty on mortgage: See http://www.dtf.wa.gov.au/cms/osr_index.asp

Title Insurance Pricing	MANDATORY (<i>all securities</i>)	
	One Security Property (Commercial)	Premium (excluding GST + Stamp Duty) is \$1.00 per \$1,000.00 of the loan amount with a minimum premium of \$500.00* <u>For Strata Title</u> is \$0.60 per \$1,000.00 of the loan amount with a minimum premium of \$200.00 * Please note that higher cost relates to Survey Report requirement, which is not necessary for Strata properties.
	Each Additional Property (Commercial)	\$100.00
	One Security Property (Residential)	Premium (excluding GST + Stamp Duty) Loan Amount \$1 - \$ 600,000 is \$150 \$ 600,001 - \$1million is \$250 \$1,000,001 - \$2million is \$350
	Each Additional Property (Residential)	\$50.00
	Variations Loan Increases (existing Title Insurance)	Increase in bands is the difference in band cost plus \$20.00 (applies just for residential security)
	Stamp Duty Rates (charged on GST inclusive amount and as varied from time to time)	ACT, NT, VIC, WA 10.0% NSW 9% TAS 8.0% QLD 7.5% SA \$11 per \$100 or part \$100
Valuation Costs Per Property	Refer to Valuation Panel attached	
Annual review/revaluation.	No.	
Pay down/Re-draw	Yes on Variable Rate transactions only	
Split Loan	Yes maximum of 3	
Substitute Security	Subject to credit approval. Costs apply.	
Internet Access	Yes	
Construction/Development	No	
Supporting Documentation	Signed Application Form, Privacy Consent & Identification Checklist. Copy of contract if buying. Copy of lease or evidence of rental income and outgoings. Loan repayment history (min. 6 months) if refinancing Commercial Capacity Calculator Evidence of Income (2 years financials, tax returns)	
Third Party Security	Yes. Proprietor(s)/owner(s) must provide a guarantee	
Early Full Repayment Fee	3 months interest calculated on the initial loan amount (years 1, 2 & 3), 2 months (years 4 & 5) and 1 months interest (6 and 7 years). Nil thereafter. Break funding costs apply to fixed interest rate loans. Note: All loans portions must remain above \$10,000 or the relevant ERF will apply.	
UCCC Loans	No	
Statements	Half Yearly.	

SCHEDULE OF FEES & CHARGES	
Application fee	1.35% (plus GST) of loan (min. \$1500 plus GST)
Valuation fee	Panel & scale attached
Settlement fee	Panel & scale attached
Settlement Cancellation Fee	\$220.00 (Incl. GST)
LOAN ACCESS FEES	
Loan Access Fee Telephone	Free
Loan Access Fee Internet	Free
Interim Statement fee	\$25 per page (statements issued automatically half yearly).
Dishonour fee	\$100
Re-draw	Via Internet:- Free Manual Request:- \$100.00
Arrears Management	\$150 per attendance
Break Costs	Economic break costs apply to fixed interest rate loans.
Early repayment fee	Years 1-3 = 3 months additional interest (on initial loan) Years 4-5 = 2 months additional interest Years 6 -7 = 1 months additional interest
ERF for Bulk Reductions	Reduction for Loan or Split within any Loan will incur the relevant ERF if the balance is reduced below \$10,000
SETTLEMENT FEES	
Settlement cheques	\$6.50 per cheque
Telegraphic transfer	\$26.00 per transfer
EFT fee	\$12.00 per transfer
Trustees fee	Scale
VARIATION/CONSENT FEES	
Variation of loan	\$220.00 + legals (Panel & scale attached)
Consent to lease, second mortgage or subdivision	\$220.00 + legals (Panel & scale attached) per attendance.
Production fee	\$220.00 + legals (Panel & scale attached)
Split loan	\$220.00
DISCHARGE FEES	
Panel Solicitor Costs Apply	\$220.00 + legals (Panel & scale attached)
Discharge preparation fee	\$220.00 + legals (Panel & scale attached)
Settlement Cancellation Fee	\$220.00
OTHER	
Document retrieval fee	\$55.00 per retrieval request
Copying fee	\$11.00 per copy
Courier fee	\$55.00 per matter

<u>Queensland - QLD</u>	
VALUER PANEL (all valuation reports remain the property of Sintex & will not be given to customers)	
VALUER	COLLINS & EALES PTY LTD 112 Denham Street, Townsville QLD 4810 Alex Dickinson T.07 47724994 F.07 47713126 E. ADickinson@collinsandeaales.com.au
Scale (Inclusive of GST)	Commercial Scale: By Quotation
VALUER	HERRON TODD WHITE (Limited to Valuations up to \$5 Million) Gold Coast & NSW Far North Coast Level 4, 50 Cavill Ave., Surfers Paradise QLD 4217 T. 07 5584 1600 F. 07 5584 1622 E. goldcoastvaluations@htw.com.au
Scale (Inclusive of GST)	Commercial Scale: Minimum Fee: \$825 Property < \$2.0M: 1.10 per \$1,000 of property valuation. Property > \$2.0M: by quotation
VALUER	LANDSBURYS (Limited to Valuations up to \$10 Million) Suite 8C, Level 3, Gold Coast Financial Centre, 128 Bundall QLD 4217 John Robertson T. 07 5510 3399 F. 07 5510 3663 E. jrobertson@landsburys.com.au
Scale (Inclusive of GST)	Commercial Scale: By quotation
VALUER	PRP VALUERS & CONSULTANTS (Limited to Valuations up to \$5 Million) Brisbane Office Suite 3/ 156 Boundary Street West End QLD 4101 Troy Chaplin T. 07 3846 2822 F. 07 3846 2833 M. 0419 029 048 E. troy.chaplin@prpqueensland.com.au
	Commercial Scale: Minimum Fee: \$825 Property < \$2.0M: 1.10 per \$1,000 of property valuation. Property > \$2.0M: by quotation

VALUER	<p>TAYLOR BYRNE (Limited to Valuations up to \$5 Million) Brisbane - Head Office 67 Grey Street, South Brisbane QLD 4101 Tim Rabbit T. 07 3840 3000 F. 07 3840 3099 E. valuers@taylorbyrne.com.au</p> <p>Townsville Office 211 Sturt Street, Townsville QLD 4810 Jim Lyons T. 07 4771 6789 F. 07 4721 2348 E. townsville@taylorbyrne.com.au</p> <p>Toowoomba Office Level 1, 1 Russell Street, Toowoomba QLD 4350 Tim Bartholomew T. 07 4638 4577 F. 07 4639 2812 E. twba@taylorbyrne.com.au</p> <p>Gold Coast Office Suite 4 & 5, 93 West Burleigh Road, Burleigh Waters QLD 4220 Laurie Hamilton T. 07 5589 2200 F. 07 5589 2299 E. goldcoast@taylorbyrne.com.au</p> <p>Sunshine Coast Office Suite 2 "Office Quay", 2 Akeringa Place, Mooloolaba QLD 4557 Dale Doyle T. 07 5452 5075 F. 07 5452 6905 E. sunshinecoast@taylorbyrne.com.au</p> <p>Rockhampton Office Level 1, 118 William Street, Rockhampton QLD 4700 Rod Hewitt T. 07 4921 3933 F. 07 4921 1340 E. rockhampton@taylorbyrne.com.au</p> <p>Cairns Office 53 Anderson Street, Manunda QLD 4870 David Duffield T. 07 4044 5798 F. 07 4051 1340 E. admin@taylorbyrne.com.au</p> <p>Mackay Office Suite 3, 44 Gordon Street, Mackay QLD 4740 Russell Newborn T. 07 4953 4277 F. 07 4953 4575 E. mackay@taylorbyrne.com.au</p> <p>Commercial Scale: \$1.00 per \$1,000 + \$ 500 + GST Minimum fee \$1,200 + GST</p>
Scale (Inclusive of GST)	<p><u>New South Wales - NSW</u></p>

VALUER	<p>CUSHMAN & WAKEFIELD (formerly LAING & SIMMONS COMMERCIAL) - Sydney Only (Limited to Valuations up to \$5 Million) Level 1, 60 Castlereagh Street, Sydney NSW 2000 Samantha Hush T. 02.9223 4888 F. 02.9223 4389 E. samantha.hush@lsre.com.au E. valuations@lsre.com.au</p>
Scale (Inclusive of GST)	<p>Commercial Scale \$1.10 per \$1,000 of property valuation (Minimum \$500 + GST) Residential Scale: POA</p>
VALUER	<p>HOOLIHAN VALUATIONS - NSW Far North Coast (Limited to Valuations up to \$5 Million) Lismore Office - Head Office 210 Keen Street, Lismore NSW 2480 T. 02 6621 7333 F. 02 6621 7221 E. lismore@hv.net.au</p>
	<p>Ballina Office 19 Cherry Street, Ballina NSW 2478 T. 02 6686 6130 F. 02 6686 8050 E. ballina@hv.net.au</p>
	<p>Grafton Office 67 Victoria Street, Grafton NSW 2460 T. 02 6643 5470 F. 02 6643 5146 E. grafton@hv.net.au</p>
Scale (Inclusive of GST)	<p>Commercial Scale: By negotiation</p>
VALUER	<p>LANDSBURYS (Limited to Valuations up to \$10 Million) Level 5, HSBC Centre, 580 George St, Sydney NSW 2000 Stephen Barrow T. 02 9264 9000 F. 02 9264 9999 E. sbarrow@landsburys.com.au</p>
Scale (Inclusive of GST)	<p>Commercial Scale: By quotation</p>
VALUER	<p>PRP VALUERS & CONSULTANTS (Limited to Valuations up to \$5 Million) Canberra Office Level 7, AMP Building, 1 Hobart Place, Canberra ACT 2601 Jeff Whitman T. 02.6257 7112 F. 02.6257 7096 E. prpcan@goldweb.com.au</p>
	<p>Central Coast Office Suite 4, Level 1, 119 Mann Street, Gosford NSW 2250 Peter Dorrough T. 02.4324.0355 F. 02.4324.0356 E. mailroom@prpcch.com.au</p>

Scale (Inclusive of GST)	Sydney Office Level 11, 80 Clarence Street, Sydney NSW 2000 T. 02.9292 7400 F. 02.9292 7404 E. mailroom@prpnsw.com.au
	Newcastle Office 98 Hannell Street, Wickman NSW 2293 Robert Dupont David Rich T. 02 4922 0600 F. 02 4922 0688 E. mail@prpncl.com.au
	Commercial Scale: Minimum Fee: \$825 Property < \$2.0M: 1.10 per \$1,000 of property valuation. Property > \$2.0M: by quotation Reports remain property of Sintex & copies will not be made available to customers.
VALUER	WALSH & MONAGHAN - Wollongong, Nowra & Southern Highlands (Limited to Valuations up to \$5 Million) 6/52 Burelli Street, Wollongong NSW 2500 Murray Allen T: 02 4229 7867 F: 02 4229 8560 E. wollongong@wmval.com.au
	Commercial Scale: Property Value up to \$1,000,000 - \$1,100 (GST inclusive) \$1,000,000 to \$2,000,000 - \$1,100 plus \$1.10/thousand over \$1,000,000 (GST inclusive) Over 2,000,000 - By negotiation
<u>Victoria - VIC</u>	
VALUER	CHARTER KECK CRAMER Richmond - Head Office Level 1 / 620 Church Street, Richmond VIC 3121 David Morton T. 03 9425 5555 F. 03 9425 5544 E. david.morton@charterkc.com.au
Scale (Inclusive of GST)	Melbourne Office Level 4 / 473 Bourke Street, Melbourne VIC 3000 T. 03 9642 5000 F. 03 9642 5100 E. info@charterkc.com.au
	Commercial Scale: Property Value from \$1,000,000 to \$3,000,000 - \$250 plus \$1 per \$1,000 of property value (exclusive of GST) Property Value over \$3,000,000 - By Quotation
VALUER	FITZROYS (Limited to Valuations up to \$5 Million) Level 29, 367 Collins Street, Melbourne VIC 3000 Kiran Pillai T. 03 9275 7777 F. 03 9275 7755 E. pillaik@fitzroys.com.au

Scale (Inclusive of GST)	Commercial Scale: By Quotation
VALUER	HERRON TODD WHITE (Limited to Valuations up to \$5 Million) Melbourne Office Level 8, 356 Collins Street, Melbourne. VIC 3000 T. 03 9642 2000 F. 03 9642 4422 E. admin.melbourne@htw.com.au
Scale (Inclusive of GST)	Commercial Scale: Minimum Fee: \$825 Property < \$2.0M: 1.10 per \$1,000 of property valuation. Property > \$2.0M: by quotation
VALUER	PRP VALUERS & CONSULTANTS (Limited to Valuations up to \$5 Million) Melbourne Office Level 3, 482 Bourke Street, Melbourne VIC 3000 T. 03 9602 1333 F. 03 9602 1337 E. melbourne@prpvaluers.com
Scale (Inclusive of GST)	Commercial Scale: Minimum Fee: \$825 Property < \$2.0M: 1.10 per \$1,000 of property valuation. Property > \$2.0M: by quotation
<u>South Australia - SA</u>	
VALUER	KNIGHT FRANK VALUATIONS (Limited to Valuations up to \$10 Million) Level 18, 91 King William Street, Adelaide SA 5000 Nick Bell or James Pledge T. 08 8233 5242 (Nick) - T. 08 8233 5212 (James) F. 08 8231 0443 M. Nick 0422 003 511 - James 0411 135 651 E. nick_bell@knightfrank.com.au or james_pledge@knightfrank.com.au
Scale (Inclusive of GST)	Commercial Scale Non-specialised commercial/retail/industrial property (not more than 2 tenancies) Up to \$500,000 value - \$750.00 + GST \$500,001 - \$1M value - \$900.00 + GST We advise that these fees are inclusive of up to two (2) Title searches. \$1M - \$5M - \$1 per \$1,000 in value Over \$5M or highly specialised property use - by quotation Any additional searches would need to be provided, or if we order, would be at cost (\$15.10)
VALUER	McGEES PROPERTY (Limited to Valuations up to \$5 Million) Level 9, 60 Waymouth Street, Adelaide SA 5000 Cain Gurney T. 08 8414 7807 F. 08 8231 1143 E. cgurney@adl.mcgees.com.au

Scale (Inclusive of GST)	Commercial Scale: Property Value up to \$500,000 - \$825.00 (GST inclusive) \$500,000 to \$1M - \$1,000.00 (GST inclusive) \$1M to \$1.5M - \$1,320.00 (GST inclusive) \$1,500,001 to \$2M - \$1,650.00 (GST inclusive) \$2,000,001 to \$3M - \$2,200.00 (GST inclusive)
VALUER	WBP PROPERTY VALUERS Adelaide Office 66 Halifax Street, Adelaide SA 5000 T: 1300 302 581 F: 1300 886 545 E. valuations@wbpvaluers.com
Scale (Inclusive of GST)	Commercial Scale: \$1.00 per \$1,000 plus GST Minimum fee \$750 + GST
<u>Tasmania - TAS</u>	
VALUER	ESK PROPERTY - <u>Northern TAS Only</u> (Limited to Valuations up to \$5 Million) 15 George Street, Launceston, TAS 7250 Peter Kerslake T. 03 6331 1511 F. 03 6331 1966 M.0448 930 134 E. prk@eskval.com.au
Scale (Inclusive of GST)	Commercial Scale: Property Value Up To \$300,000 - \$770.00 (GST inclusive) \$300,001 To \$500,000 - \$880.00 (GST inclusive) \$500,001 To \$1M - \$1,100.00 (GST inclusive) Over \$1,000,001.00 - By quotation
<u>Western Australia - WA</u>	
VALUER	QUANTIA VALUATION CONSULTANTS (previously Christie Whyte Moore & Valuation Partners) (Limited to Valuations up to \$5 Million) 130 Hay Street, Subiaco, WA, 6008 T. 1300 901 047 F. 1300 547 350 E. info@quantia.com.au
	Suite 2, 55 Dunn Bay Road, Dunsborough WA 6281 T. 08 9750 3555 F. 08 9756 8910 E. valuations@valuationpartners.com.au

	Bunbury Office 4 Jetty Road, Bunbury WA 6230 T. 08 9781 4444 F. 08 9721 4888 E. bunbury@valuationpartners.com.au
	Mandurah Office Suite 15, Charlotte Lodge, 2 Sutton Street, Mandurah WA 6210 T. 08 9582 9555 F. 08 9535 8910 E. mandurah@valuationpartners.com.au
Scale (Inclusive of GST)	Commercial Scale: Property Value Up To \$250,000 - \$990.00 (GST inclusive) \$250,001 To \$500,000 - \$1,200.00 (GST inclusive) \$500,001 To \$750,000 - \$1,450.00 (GST inclusive) \$750,001 To \$1M - \$1,700.00 (GST inclusive) \$1,000,001 To \$1.5M - \$1,950.00 (GST inclusive) \$1,500,001 To \$2M - \$2,450.00 (GST inclusive) \$2,000,001 to \$3M - \$2,750.00 (GST inclusive) \$3,000,001 to \$4M - \$3,500.00 (GST inclusive) \$4,000,001 to \$5M - \$4,500.00 (GST inclusive)
VALUER	GLENDINNING & ASSOCIATES PTY LTD (Limited to Valuations up to \$2 Million) Level 3, 673 Murray Street, West Perth WA 6005 David Glendinning T. 08 9324 1830 F. 08 9324 1842 E. general@glendinningvaluers.com.au
Scale (Inclusive of GST)	Commercial Scale: Property Value up to \$250,000 - \$550.00 (GST inclusive) \$250,001 to \$500,000 - \$770.00 (GST inclusive) \$500,001 to \$750,000 - \$990.00 (GST inclusive) \$750,001 to \$1M - \$1,430.00 (GST inclusive) \$1M to \$1.5M - \$1,870.00 (GST inclusive) \$1.5M to \$5M - Subject to individual quotation.

SOLICITOR PANEL

SYDNEY, BRISBANE & MELBOURNE SOLICITOR	Mortgage Settlements Australia Contact: Minas Minas or Marie Gaeta 1/50 Mortlake Street, Concord, NSW 2137 T. 02.8719.4008 F. 02.8719.4040 E. minas.minas@msa-nsw.com.au E2: marie.gaeta@msa-nsw.com.au
Scale (inclusive of GST)	1 Security for loans up to \$600K: \$434.50 1 Security for loans between \$600K - \$1.0M: \$517.00 1 Security for loans between \$1.0M - \$2.0M: \$599.50 1 Security for loans over \$2.0M: \$682.00 Each additional security: \$110.00 Old system mortgage add: \$220.00 1 Trust Deed Review: \$82.50 1 Guarantee: \$82.50 1 Company Search Fee: \$44.00 1 Company Search & Review: \$99.00 Settlement cancellation fee: \$165.00 Replacement documents/altered documents: \$165.00 per document. Stamp duty on mortgage: See http://www.osr.nsw.gov.au/ 1 Stamping fee on purchases: \$55.00 1 Search & application for Stamp Duty Exemption: \$44.00 1 Deed of priority: \$165.00 1 Deed of company charge: \$165.00 Settlement Fee: \$55.00 Cheque and TT fees.
ADELAIDE SOLICITOR	FINLAYSONS 81 Flinders Street, Adelaide SA 5000 Stephen Tarca T. 08.8235.7400

<p>Scale (inclusive of GST)</p>	<p>F. 08.8232.2944 E. finlaysons@finlaysons.com.au 1 Security: \$880.00 Each additional security \$110.00 1 Trust: \$137.50 1 Guarantee: \$82.50 1 Deed of priority: \$385.00 Statutory searches: \$242.00 Disbursements: \$77.00 Replacement documents: \$165.00 per document. Stamp duty on mortgage: See http://www.treasury.sa.gov.au/ 1 Additional Certificate of title: \$15.10 1 Copy of encumbrance: \$6.45 1 EPA Search: \$15.00 1 Mortgage Registration fee: \$98.00 1 Discharge Mortgage Registration Fee: \$98.00 1 Application to note/correct name: \$110 1 Application to substitute title: \$165.00 1 Transfer: \$165.00</p>
<p>Adelaide Solicitor - Finlaysons Scale (inclusive of GST) (cont'd)</p>	<p>JACKSON McDONALD 140 St Georges Terrace, Perth WA 6000 Stephen Doyle T. 08.9426.6611 F. 08.9481.8649 E. prodriques@jacmac.com.au</p> <p>Scale (inclusive of GST)</p> <p>< \$100,000 = \$385 \$100,000 - \$999,999 = \$440 \$1M - \$2M = \$550 \$2M- \$3M = \$605. Plus minimum disbursements of \$160. http://www.dtf.wa.gov.au/cms/osr_index.asp Additional charges will apply for</p> <ul style="list-style-type: none"> • Rate, tax & strata enquiries • Subsequent mortgages • Variation of loan agreement • Preparing additional guarantee • 1 trust deed review: \$110
<p>PERTH SOLICITOR</p>	

	Review of lease: \$165 per hour
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* Postcodes not listed please contact Sintex for consideration before application taken											