



Vault
MORTGAGE CORPORATION



Vault - *the right combination*

■ PRODUCT MATRIX AT A GLANCE

This table contains a summary of our product features.

Fees, terms and conditions may apply. Features are subject to change without notice

Features		Prime	Lo Doc	No Doc	Line of Credit
Loan Purpose	■ Purchase or refinance private residence	✓	✓	✓	✓
	■ Purchase or refinance investment property	✓	✓	✓	✓
	■ Purchase or refinance vacant land	✓	✓	✓	✓
	■ Construction of a dwelling	✓	✓	✓	x
	■ Business	✓	✓	✓	✓
	■ Other worthwhile purpose	✓	✓	✓	✓
Applicants	■ Individuals	✓	✓	✓	✓
	■ Companies	✓	✓	✓	✓
	■ Trusts	✓	✓	✓	✓
	■ Non Residents (restrictions apply)	✓	x	x	x
Free Split Facility	■ Four separate loan amounts under one facility, each with loan statements	✓	✓	✓	✓
Maximum Loan Amount	■ Line of Credit if combined with Prime	\$2.5M	\$1M	\$750k	\$2.5M
Minimum Loan Amount	■ Minimum split \$5,000	\$30k	\$30k	\$30k	\$30k
Maximum LVR	■ Conditions apply	100 %	80 %	70 %	90 %
Loan Term	■ 10, 15, 20, 25 or 30 years (LOC - 30 years)	✓	✓	✓	✓
Interest Rate Type	■ Variable	✓	✓	✓	✓
	■ Fixed rate for 2, 3 or 5 years	✓	✓	✓	x
Interest Calculation	■ Calculated daily on outstanding balance	✓	✓	✓	✓
Repayments	■ Principal & Interest	✓	✓	✓	x
	■ Interest Only for 2, 3, 5 or 10 years, reverting to Principal & Interest	✓	✓	✓	x
	■ Interest Only for 15 years reverting to Principal & Interest	x	x	x	✓
Repayment Method	■ Direct debit or salary crediting (Salary crediting not available on fixed rates)	✓	✓	✓	✓
	■ Weekly or fortnightly	✓	✓	✓	x
	■ Monthly	✓	✓	✓	✓

Features	Prime	Lo Doc	No Doc	Line of Credit
Extra repayments <ul style="list-style-type: none"> Additional repayments on variable rate loans. Not fixed rates 	✓	✓	✓	✓
Portability <ul style="list-style-type: none"> Substitution of security property 	✓	✓	✓	✓
Ongoing Fees <ul style="list-style-type: none"> No monthly administration fees or early repayment fees for variable rate loans 	✓	✓	✓	✓
Free Redraw Facility <ul style="list-style-type: none"> Unlimited for variable rate loans – minimum \$50 	✓	✓	✓	✓
Security <ul style="list-style-type: none"> Residential and Rural Residential Vacant Land Construction 	✓ ✓ ✓	✓ ✓ ✓	✓ ✓ ✓	✓ ✓ ✓
Loan Statements <ul style="list-style-type: none"> Monthly Bi-annual statements issued at the end of the financial year and end of year Interim statements issued free of charge 	x ✓ ✓	x ✓ ✓	x ✓ ✓	✓ ✓ ✓
Online Services <ul style="list-style-type: none"> Phone & Internet Banking 	✓	✓	✓	✓
Options <ul style="list-style-type: none"> Cheque Book Mastercard Executive (Rate Discount & Fees apply) ATM Access (selected ATMs only) Credit Card Interest rate switch from variable to fixed or vice versa Convert Redraw to Line of Credit 	x x ✓ x ✓ ✓ ✓	x x ✓ x ✓ ✓ ✓	x x ✓ x ✓ ✓ ✓	✓ ✓ ✓ ✓ ✓ x x
Set Up Fees <ul style="list-style-type: none"> Establishment Application Valuation Legals 	✓ x x ✓	✓ x x ✓	✓ x x ✓	✓ x x ✓
Deferred Administration Fee <ul style="list-style-type: none"> Applicable if loan is discharged or paid in full in the first 5 years 	✓	✓	✓	✓

Loan Repayment Table

Estimated monthly repayments
for a Principal & Interest loan
over 30 years.

Loan Amount	
Interest rate per annum	Loan Amount
5.00%	\$100k \$150k \$200k \$250k \$300k \$350k \$400k \$450k \$500k \$550k \$600k \$650k \$700k \$750k \$800k \$850k \$900k \$950k \$1M
5.50%	\$537 \$806 \$1074 \$1343 \$1611 \$1879 \$2148 \$2416 \$2685 \$2953 \$3222 \$3490 \$3758 \$4027 \$4296 \$4564 \$4832 \$5101 \$5370
6.00%	\$568 \$852 \$1136 \$1420 \$1704 \$1988 \$2272 \$2556 \$2839 \$3124 \$3408 \$3692 \$3976 \$4260 \$4544 \$4828 \$5112 \$5395 \$5680
6.50%	\$600 \$900 \$1200 \$1499 \$1799 \$2099 \$2399 \$2698 \$2998 \$3298 \$3598 \$3898 \$4198 \$4497 \$4798 \$5097 \$5396 \$5696 \$6000
7.00%	\$633 \$949 \$1265 \$1581 \$1897 \$2213 \$2529 \$2845 \$3161 \$3478 \$3794 \$4111 \$4426 \$4742 \$5058 \$5374 \$5690 \$6006 \$6330
7.50%	\$666 \$998 \$1331 \$1664 \$1996 \$2329 \$2662 \$2994 \$3327 \$3660 \$3992 \$4326 \$4658 \$4990 \$5324 \$5656 \$5988 \$6321 \$6660
8.00%	\$700 \$1048 \$1399 \$1749 \$2098 \$2448 \$2797 \$3147 \$3497 \$3847 \$4196 \$4547 \$4896 \$5245 \$5594 \$5944 \$6294 \$6644 \$7000
8.50%	\$734 \$1101 \$1468 \$1835 \$2202 \$2569 \$2936 \$3302 \$3669 \$4036 \$4404 \$4770 \$5138 \$5504 \$5872 \$6238 \$6604 \$6971 \$7340
9.00%	\$769 \$1154 \$1538 \$1923 \$2307 \$2692 \$3076 \$3461 \$3845 \$4230 \$4614 \$4999 \$5384 \$5768 \$6152 \$6537 \$6922 \$7306 \$7690
9.50%	\$805 \$1207 \$1610 \$2012 \$2414 \$2817 \$3219 \$3621 \$4024 \$4426 \$4828 \$5231 \$5634 \$6035 \$6438 \$6840 \$7242 \$7645 \$8050
10.00%	\$849 \$1262 \$1682 \$2103 \$2523 \$2943 \$3364 \$3784 \$4205 \$4625 \$5046 \$5466 \$5886 \$6307 \$6728 \$7148 \$7568 \$7989 \$8410
	\$878 \$1317 \$1756 \$2194 \$2633 \$3072 \$3511 \$3950 \$4388 \$4828 \$5266 \$5706 \$6144 \$6583 \$7022 \$7461 \$7900 \$8338 \$8780

For interest only repayments, simply multiply the loan amount by the interest rate and divide it by 12 for your monthly repayments.