

## **Split facility**

A commercial loan with up to three account splits. This is useful for borrowers to distinguish between loan purposes while providing assistance with income tax preparation.

## **Loan amount**

\$100,000 up to \$5,000,000.

## **Purpose**

Purchase or refinance non-specialised industrial, retail or residential commercial property. Commercial loans used to refinance or purchase specialised commercial property, including development finance are available via our commercial broker division. Talk to your Wilson National representative about your specialised commercial lending needs.

## **Income verification**

Last two years' tax returns and financial statements required for all loan applications. Evidence of rental income required for properties that are tenanted.

## **Loan term**

20 years fully amortising Principal and Interest (P&I) or five years Interest Only (I/O), automatically converting to 15 years P & I.

## **Repayments**

P & I or I/O repayments made by electronic direct debit.

## **Fees**

- No monthly fees
- No redraw fees
- Full application and set up fees available on request
- Title insurance applies

## **Redraw**

- Available on variable accounts only
- Available via internet at no cost
- Manual request \$100

## **Annual reviews**

No annual reviews required.

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## Principal reductions

Principal reductions are allowed with no limit. However 'manual' reamortisation requests apply.

## Statements

Half yearly at no cost.

## Portability is available

New mortgage documents and valuation required.

## LVR (Loan to Value Ratio)

Loan Amount	Max LVR
\$100,000 - \$2,000,000	80%
\$2,000,001 - \$3,000,000	75%
\$3,000,001 - \$5,000,000	65%

**For more information about Wilson National home loan products simply call 1300 288 828 or visit [wilsonnational.com.au](http://wilsonnational.com.au)**



This product is carbon neutral.

\* This Fact sheet provides general information only and is subject to change . Full details of the loan are set out in the loan agreement. Conditions, fees and charges apply.

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