

## Samloans Loan products

<b>ANZ</b>	Small business loan		
<b>Rams</b>			
<b>Bank of China</b>			
<b>Uptain</b>	<ul style="list-style-type: none"> <li>&gt;Commercial Alt doc from 8.04%</li> <li>&gt;Resi Alt doc from 7.58%</li> <li>&gt;Lease doc (no annual review, unlimited cashout)</li> <li>&gt;Resi Alt doc from 7.13%</li> <li>*check with Peter which product is for overseas student</li> </ul>	No clawback	
<b>Zank</b>	From local to overseas	No clawback	
<b>Bank of Queensland</b>			
<b>Latrobe</b>			
<b>Prime</b>			
<b>Brighten</b>	alt doc construction loan	No risk fee	
<b>ICMM</b>	From local to overseas	No clawback	

## La Trobe

<b>Full Doc 2 years financials</b>		<b>Alt doc BAS and accountant letter</b>
<b>Current rate</b>	6.69%	7.34%
<b>Comparison rate</b>	6.95%	7.61%
<b>Security type</b>	Resi	Resi
<b>Loan Purpose</b>	Any worthwhile purpose incl cash out	
<b>Verification required</b>	2 payslips and employment reference Or 2 years financials	Accountant letter Or Trading BAS
<b>Personal or business/ Investment purposes:</b>	Both	Both
<b>Max loan amount</b>	> \$25m 70% LVR >\$5m 75% LVR >\$2m 80%LVR	Same
<b>Max LVR</b>	95%	80%
<b>LMI</b>	>80%	No required
<b>Interest rate type</b>	Variable	Variable
<b>Redraw available</b>	Yes (no charge)	Yes (no charge)
<b>Application fee (excl val&amp; legal fees from)</b>	\$995	0.75%
<b>Risk fee</b>	\$0	\$0
<b>Additional Repayment</b>	Yes	Yes

**Samloans Loan Products**

Samloans Loan Products			Oct 2023	
	S1 Local Full doc	S2 Local Self employed \$2000 ref cash back \$3000 First home buyer	S3 Local Low Doc PAYG or Self employed	S4 Overseas income PAYG or Self employed
	Low rate home loans		Easy apply	For Non resident
<b>Current rate (P&amp;I)</b>	Variable 5.78%	2 years Fixed 6.24%	6.69%	7.49%
<b>Max LVR</b>	80%	80%	80%	70%

## Samloans Overseas income

Product Specifications		产品信息	
Minimum Loan Amount	\$150,000	最小贷款金额	\$150,000
Maximum Loan Amount	\$750,000	最大贷款金额	\$750,000
Maximum LVR	70%	最大贷款比例	70%
Interest Rate (owner occupy)	7.49% Variable	自住房利率 浮动	7.49%
Interest Rate (investment)	7.84% Variable	投资房利率 浮动	7.84%
Repayment	P&I Or Interest only for investment loan	还款方式	本息还款 或 投资房只还息
Loan Term	Max 30 years Max 10 years Interest only	贷款年限	最大30年
New purchases Income Verification Documents	- 2 payslips - Employment letter - 3 months salary credit statement	新买房收入证明材料	- 2张最近工资单 - 雇主信 - 3个月工资收入银行流水
Refinance Income Verification Documents	No statement required.	转贷	无需提供收入证明
Estimated Fees	-application \$440 -valuation fee \$250 -Funder's legal fee \$330 -settlement fee \$450 -establishment fee 0.30% loan amount	大致费用:	-申请费 \$440 -估价费 \$250 -贷款方律师费\$330 -成交费 \$450 -贷款成立费 贷款金额的0.30%

Monday, 16 October 2023

Product Specifications		产品信息	
After settlement:	\$395	年费	\$395
Annual Fee			

For more information please contact

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