Zeus Own Variable

Product Features

Maximum loan amounts	$3.5m refer to the table on page 2 for LVR limits Rapid Refinance currently not available on this product
Total exposure per borrower	$10,000,000
Minimum loan amount	$50,000
Maximum loan term	30 years
Maximum LVR	95%
Acceptable borrowers	PAYG and Self Employed
Repayments / Frequency[4]	Weekly, Fortnightly, Monthly Interest Only - Monthly only
Extra repayments	Unlimited
Cash out	> 90% LVR – Cash out not available > 80% and ≤ 90% LVR – limited to 20% of security value ≤ 80% LVR – unlimited
Offset facility	Yes - Up to 10 offset facilities available
Redraw	Yes
Visa Debit card	Yes
Acceptable securities[5]	Residential property
Split loans	Up to 4 splits allowed
Online access	App or Internet

Fees

Application fee	$0
Lender's annual facility fee	$349 at settlement, then added to the schedule balance on anniversary of the loan charged per loan, this is not a package fee
Rapid Refinance settlement fee	$300 currently not available on this product
Valuation fee[2]	Waived
Lenders Protection Fee	>80% LVR refer to the rate card for pricing
Discharge administration fee[1]	$595 plus 3rd party costs
Solicitor documentation fee[1]	$275 (plus disbursements)
Transaction fees[3]	$0 unlimited transactions

1. Third-party fees, including those from solicitors, are subject to Goods and Services Tax (GST) and quoted exclusive of GST.
2. Valuation fee waiver offer may be changed or withdrawn at any time without notice. The residential valuation waiver (Shortform, Smart Val, AVM, Desktop) applies only to applications that have been approved and settled. If an application is cancelled, withdrawn, or no active application is received, any applicable cancellation and valuation fees will be payable by the borrower and, in some cases, the broker.
3. We do not charge a fee for ATM withdrawals. However, the ATM provider may impose a fee, which will be disclosed before performing the transaction.
4. Frequency calculations are as follows: For Fortnightly, divide the monthly by 2; for Weekly, divide the monthly by 4.
5. Refer to Residential Property and Postcode Matrix.

Commissions: 0.65% upfront and 0.15% pa trail + GST

Terms, conditions and eligibility criteria apply. The information provided is accurate as of the issue date and is subject to change without notice. Refinancing existing loans arranged initially or managed by ColCap Financial Group, Origin MMS or one of its managers or partners is prohibited.

Residential Properties and Postcode Matrix

ZEUS

Maximum Loan Size and LVR Matrix

LVR (%)	Inner-City/Metro	Non-Metro	Regional
0 - 70.00	$3,500,000	$3,500,000	$3,000,000
70.01 - 80.00	$3,500,000	$3,500,000	$2,000,000
80.01 - 90.00	$3,500,000	$3,500,000	N/A
90.01 - 95.00	$3,500,000	$3,500,000	N/A

Acceptable Security Location

Please refer to Broker Management Tool – Property Checker

Population criteria (ABS SAL or UCL)	Maximum LVR	Maximum loan amount
Less than 3,000	Unacceptable security.	N/A
Greater than or equal to 3,000 and less than 5,000	Maximum LVR 65%.	$1,500,000
Greater than or equal to 5,000 and less than 20,000	Maximum LVR 80%.	$3,500,000
Greater than 20,000	Maximum LVR per applicable product table above.	
High Risk post codes	Refer to section 14.1 in Zeus Master Lending Policy.	
Concentration restrictions	Maximum of 2% exposure (at a portfolio level), where the population is less than 20,000.	Unaccepted security

The above table is to be used in conjunction with the Broker Management Tool which relies on ABS (Australian Bureau of Statistics) statistics and the suburb population in line with Urban Centres and Localities (UCLs) and Suburbs and Localities (SALs). Where the Broker Tool or population information is not available, the maximum LVR in Non-Metro locations is 80% and Regional locations is 50%. Please refer to Section 14 (of the Master Policy) for post code lists to be applied in conjunction with Section 13.