



Low-Doc Home Loans Award

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Investment Variable															
Company	Product	Max (LVR)	Rate (%)*	Application Documentations				Loan Purpose			Redraw Facility	Split Facility	Top up Allowed	Offset Account	Additional Repayment
				ABN	Accountants Letter	BAS	Borrower Income Declaration	Business	Refinancing	Debt Consolidation					
AMO Group	Inv Lo Doc Home Loan Var P&I	80%	5.49	Primary	Primary	Both	Primary	✓	✓	✓	✓	✓	✓	✓	✓
ANZ	Breakfree Low Doc 60 Standard Var	60%	4.45	Both	Both	Both	Both	✗	✓	✗	✓	✓	✓	✓	✓
ANZ	Inv Low Doc Simpl Plus P&I	60%	4.30	Both	Both	Both	Both	✗	✓	✗	✓	✓	✓	✗	✓
ANZ	Low Doc 60 Standard Variable P&I	60%	5.25	Both	Both	Both	Both	✗	✓	✗	✓	✓	✓	✓	✓
Liberty Financial	Nova 60%	80%	4.39	Primary	Secondary	Secondary	Primary	✗	✓	✓	✓	✓	✓	✓	✓
Liberty Financial	Nova Free 60%	80%	4.64	Primary	Secondary	Secondary	Primary	✗	✓	✓	✓	✓	✓	✓	✓
RAMS	Inv Self-Emp Low Doc Variable P&I	80%	5.98	Secondary	Secondary	Secondary	Both	✓	✓	✓	✓	✓	✓	✓	✓
RESI Mortgage Corp	Investment Low Doc Flexi	80%	5.72	Both	Primary	Primary	✗	✗	✓	✗	✓	✓	✓	✓	✓
RESI Mortgage Corp	Investment Low Doc Flexi Plus	70%	5.97	Both	Primary	Primary	✗	✗	✓	✗	✓	✓	✓	✓	✓



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Residential Variable

Company	Product	Max (LVR)	Rate (%)*	Application Documentations				Loan Purpose			Redraw Facility	Split Facility	Top up Allowed	Offset Account	Additional Repayment
				ABN	Accountants Letter	BAS	Borrower Income Declaration	Business	Refinancing	Debt Consolidation					
AMO Group	Lo Doc Home Loan Var P&I	80%	5.69	Primary	Primary	Both	Primary	✓	✓	✓	✓	✓	✓	✓	✓
ANZ	Breakfree Low Doc 60 Standard Var	60%	4.45	Both	Both	Both	Both	✗	✓	✗	✓	✓	✓	✓	✓
ANZ	Low Doc 60 Standard Variable P&I	60%	5.25	Both	Both	Both	Both	✗	✓	✗	✓	✓	✓	✓	✓
ANZ	Low Doc Simplicity Plus P&I	60%	3.99	Both	Both	Both	Both	✗	✓	✗	✓	✓	✓	✗	✓
Liberty Financial	Nova 60%	80%	4.39	Primary	Secondary	Secondary	Primary	✗	✓	✓	✓	✓	✓	✓	✓
Liberty Financial	Nova Free 60%	80%	4.64	Primary	Secondary	Secondary	Primary	✗	✓	✓	✓	✓	✓	✓	✓
RAMS	Self-Emp Low Doc Variable P&I	80%	5.47	Secondary	Secondary	Secondary	Both	✓	✓	✓	✓	✓	✓	✓	✓
RESI Mortgage Corp	Low Doc Flexi Owner Occupied	80%	5.52	Both	Primary	Primary	✗	✗	✓	✗	✓	✓	✓	✓	✓
RESI Mortgage Corp	Low Doc Flexi Plus Owner Occupied	70%	5.77	Both	Primary	Primary	✗	✗	✓	✗	✓	✓	✓	✓	✓