

# SOCIAL | *Seen*



VIC volunteers and staff from 'National Volunteers Week' function.



Mayoral Fundraising Ball



Frankston Tourism Networking Night at Bayside Shopping Centre



Michael Berry July opening Jenny Pihan Fine Art Photo by Anthony Opitz of Limelight Studios



Winter Wine Weekend, Queens Birthday at Redhill Show Grounds



## NEW PRODUCT 3.49% INTEREST FIXED FOR ONE YEAR

Then converts to a discounted variable rate for the life of the loan. Applicants need to have 20% deposit/equity. Conditions apply. Comparison Rate 5.53%



### VARIABLE RATE HOME LOAN

A home or investment loan at the standard variable rate. Depending on the lender, this loan offers 100% redraw offset accounts and the ability to withdraw excess funds directly from your loan. Basically a very flexible loan that allows you to make extra repayments and pay off your loan sooner.

### CONSTRUCTION LOAN

Available for the purpose of constructing a home for owner occupation or investment. During the period of construction, interest only repayments are all that's required. Loans are available up to 95% of the value of your completed house and land.

### LODOC HOME LOAN

Where you provide no evidence of income, but sign a declaration confirming your income. Must be self employed in the same industry for 2 years. Allows you to borrow up to 80% of the property value.

### LINE OF CREDIT LOAN

A flexible loan that allows you to make bulk repayments and redraw up to the approved limit at any time. Available for owner/occupied or investment up to a maximum of 80% of the value of the security property. Not available for construction.

### DEBT CONSOLIDATION

Enables you to refinance all your debts into one loan, with the aim of reducing your total monthly repayments.

### FIXED RATE HOME LOAN

Provides protection against interest rate rises. Loans can generally be fixed for periods of 1, 2, 3, 4, 5, 7 or 10 years.

### INTEREST ONLY LOAN

Popular type of loan for investment purposes. Repayments are lower because principal is not reducing. Available for terms of up to 30 years.

### PERSONAL LOAN

Generally available for any worthwhile personal purpose such as cars, furniture, boats. Can be both secured and unsecured.

### COMMERCIAL LOANS

Available for the purchase of commercially zoned properties for owner occupation or investment. Repayments can be either principal & interest or on an interest only basis. The interest rate can be variable or fixed between 1 and 5 years. Security can be zoned residential, commercial or rural, although the latter two will result in a lower loan to value ratio.

### BUSINESS LOANS

Business loans are usually tailored to assist with business improvement, expansion or to re-finance existing debts. Structured repayments to suit cash flow and seasonal fluctuations can be arranged, and can be calculated on principal & interest basis, interest only in arrears or, in some circumstances, interest only paid in advance (fixed rates only).

### LEASING

Leasing finance allows businesses to acquire, use and derive income from equipment without capital outlay. The lender purchases the equipment and then leases the goods back to you. Regular leasing payments may be tax deductible where the leased equipment is used to provide income for the business.

### COMMERCIAL HIRE PURCHASE

Available for business and companies to purchase things like motor vehicles and other professional equipment for your business. Goods are owned by the lender, and supplied to you in return for regular repayments usually made monthly for a term that is determined by the useful age and cost of the item.

### CHATTEL MORTGAGE

Chattel mortgage provides up to 100% finance for businesses and companies to purchase goods such as motor vehicles and other professional equipment which are for business use. You own the goods which are used to secure the loan.

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