

AP Home and Investment Loans

A home loan for your next move



AP Group
裕丰金融集团

We've Got
What You
Need To Make
Things
Happen



Buying a home is more than a milestone – it's the great dream. Whether you're thinking of buying your first home, your next home or and investment property we'll help you make it a reality.



Why AP Home and Investment Loans?

Finding a home isn't easy. But it helps if you can be ready to buy when you finally come across the right one. There are three parts to AP Home Loan, and our Home Loan Specialists are happy to help – work out how much you can borrow, find out information about the home and area you're considering, and work through the deposit solution you need to be ready to pay on the day.

With AP Home and Investment Loans, you'll get the expert personal service from a mortgage broker you know and trust, along with peace of mind knowing your loan is managed by AP Financial Services Group.

What's Your Plan?

 <p>BUYING YOUR FIRST HOME. AN EXCITING JOURNEY BEGINS.</p>	 <p>BUYING YOUR NEXT HOME. YOU'VE DONE THIS BEFORE. BUT IT'S DIFFERENT THIS TIME.</p>	 <p>INVESTING IN PROPERTY. READY TO INCREASE YOUR PORTFOLIO?</p>
<ul style="list-style-type: none">• We're here to help guide you into your first home. The top priority is sorting out your deposit, and the more deposit you have, the better.• If your deposit is less than 20% of the property price, you will need Lenders Mortgage Insurance (LMI). Remember in addition to your deposit there are costs associated with buying a property like Stamp Duty. You may also be eligible for a First Home Owner Grant and / or FHB Stamp Duty Concession.	<ul style="list-style-type: none">• Unlike your first home, it might be easier to get the money for your deposit (in addition to any savings you have), by using the equity, or selling your current home.• Equity is the difference between the value of your home and how much you owe on it. And that value isn't necessarily what you paid for your home, as it may now be worth more.	<ul style="list-style-type: none">• Whether you're buying your first investment property, or even your fifth, we could help you grow your investment portfolio. <p>It's time to think about:</p> <ul style="list-style-type: none">○ Unlocking the equity in your existing property○ Using that equity towards an investment property○ The potential for negative gearing benefits

Take the First Step

HOW MUCH CAN I BORROW?

If you want to get AP Home Loan, it's time to do the calculations. We can help you work out everything you need. You should start with how much deposit you've got, but you'll also need to work out:

- How much you can borrow
- The repayments you can afford
- Any equity you have, if you've already got a home

Your Home Loan Specialist will take you through other costs, like Stamp Duty and legal fees. If you're a first home buyer, you might be able to claim a First Home Owner Grant from your state government.

HOW MUCH WOULD MY REPAYMENTS BE?

Maybe you already have a property in mind, and you know how much deposit you can pay. Before you work out your repayments for a particular loan amount, you'll have to make a few decisions. For example:

- Will you be paying off principal and interest, or interest only?
- How long do you want a loan for?
- Would you prefer a variable or fixed rate loan?
- Will you be making extra repayments along the way?

Details of Our AP Home Loan

Product features	AP Home and Investment Loan	
	Variable	Fixed
Description	A loan with flexible product features the interest rate charged on the outstanding balance varies as market interest rates change.	A loan where you know exactly how much your repayments will be during the fixed rate term, with a choice of fixed terms from 1 to 5 years
Owner occupied / Investment	Both	Both
Interest Rates	<p>The interest rate will be starting from 6% p.a. The interest rate may move up or down with market conditions</p> <p>Different rates may apply based on whether you are purchasing a home to live in or a residential investment property, and the repayment type you choose (principal and interest or interest only).</p>	<p>The interest rate will be starting from 6% p.a. The interest rate may move up or down with market conditions.</p> <p>At the end of the fixed rate period, the loan will revert to a variable rate.</p> <p>Different rates may apply based on whether you are purchasing a home to live in or a residential investment property, and the repayment type you choose (principal and interest or interest only).</p>
Repayment frequency	Monthly	Monthly
Acceptable Security	<p>Generally, a registered first mortgage over residential property</p> <p>Other securities may be acceptable where regulated documents are available (please discuss with us).</p>	
Borrowing Entity	Individuals, non-trading Company and/or Family/Unit/Hybrid Trust.	
Maximum Loan Term	25 year	25 year
Establishment Fee	2.2 % of the Loan Amount	2.2 % of the Loan Amount
Maximum LVR	Please contact your broker about maximum LVR tiering as this will vary.	
Mortgage Insurance	<p>Lenders' Mortgage Insurance (LMI) may apply depending on the circumstances of your loan (for example, where there is an increased risk associated with a home loan).</p> <p>LMI is a one-off insurance premium designed to protect us (not you) against the potential loss we may incur if you can't repay your loan. It is not our fee or an establishment fee</p> <p>We will let you know if this may apply to your loan.</p>	
Statement Frequency	<p>We'll provide a statement of your loan account twice a year or upon request.</p> <p>A fee applies for requested statements.</p>	



Finding a home loan that's right for you

Whether you're buying your dream home or doing investment, we've got a suitable home loan to fulfil your needs.

Working with AP Home and Investment Loans mortgage broker, you'll have expert advice, competitive rates and the security.

For more information get in touch with your AP Home and Investment Loans mortgage broker or visit aplimited.com.au



AP Financial Services Group Limited ABN 53 098 286 241
Australia Financial Service License & Australia Credit License No. 280595