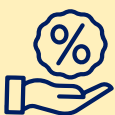




Step Into The Mortgage Market Today

Bespoke Broker Premium





Bespoke Broker Premium from Mortgage Street allows a mortgage broker to

Make your dreams of home ownership come true.

A simple, no fuss home loan that can help you achieve your property and investment goals quickly.

Why Bespoke Broker Premium?

Bespoke Broker Premium from Mortgage Street provides all the functionality of what a regular bank home loan can provide, with all the advantages and benefits that only a dedicated mortgage broker friendly home loan provider can provide. Enjoy a straight up home loan and transactional loan account with flexibility, rewards, convenience and superior customer support.



Easily step into the mortgage market with:



Competitive Rates



Split Loan Functionality



Simplicity



Tailored Lending Solutions

Perfect Loan Solution

Find out why Bespoke Broker Premium from Mortgage Street may be the perfect loan and complete financial solution for you

Flexibility



Repayments

Make repayments when you want. Take a repayment holiday or reduce payments if you're ahead on scheduled home loan repayments. Repayment frequency – weekly, fortnightly or monthly.



Split Loan Functionality

Split your loan for different purposes.



Tailored Solutions

Tell us what you want and we'll help you get there.



Interest Calculations

Interest is calculated daily and charged monthly so you can freely move money in and out of your transactional account and always save on interest.



Relocation Loan

Take your loan with you when you move.



Everyday Account Access

Access your own money 24/7 in-store and online.

Rewards



Make Additional Repayments

Pay off your home loan sooner and reduce your interest payable by paying off more than the principle & interest required on your loan on a regular basis.



100% Interest Offset Account

Save \$1,000's for life of loan & enjoy full access to your money by depositing all your income here



Low Rates

Super-competitive rates for the life of the loan for a range of borrower situations



No online transactional fees

Every dollar counts! Online transaction shouldn't cost you money. Pay no online transactional fees when you transact online.

Customer Driven Features

Customer driven features are designed to give you freedom and control over your money.

Convenience



Online Access

The Mortgage Street online system is user friendly, advanced and gives you control. Available anywhere, anytime so you can move money around easily and check balances daily. Make and receive payments from any Australian bank account



Save Time

No need to visit branches and waste time in long queues. We ensure a better online banking experience so you won't need to visit a branch.



BPAY

Make and receive payments. Pay bills, make car loan repayments and even receive payments from other people, all using BPAY.



Easily Manage Money

Bespoke Broker Premium works with your car loan, lease or personal loan. If you're splitting your loan for different purposes, such as multiple investment properties, you can easily manage each part using online banking.



Automatic Scheduled Payments

Use automatic scheduled payments, to take care of those ongoing weekly expenses such as a credit card, public transportation card, road tolls or phone bills.



Whether you're on a holiday overseas, shopping online, paying a bill over the phone, dining out or buying groceries from your local supermarket, your Easy Access Card makes it easy for you to pay securely and stay in control of your expenditure.

Superior Customer Service



Quick Approval

Mortgage Street can provide quick loan approvals 7 days a week.



Quick Loan Contracts

Upon an approved application, have your loan contracts emailed to you quickly, for those urgent matters.



Loan Increases

If you need to increase your loan there's no need to sign new and expensive contracts.



Loan Options

Easily review your rate without having to refinance to another home loan product.

Who Is The Loan Suitable For?

Bespoke Broker Premium is ideal for any individual looking for a home loan. With a solutions based approach and competitive prices, Bespoke Broker Premium provides you with the opportunity to step into the mortgage market and build your property portfolio

Bespoke Broker Premium is available Australia wide for the below purposes:



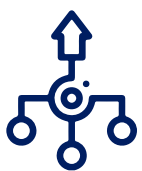
Purchase



Refinance



Renovations



Debt Consolidation



Construction



Building a Property Investment Portfolio

Features That Make Property Ownership Easily Manageable

A range of rewarding features will help you easily manage your finances so you'll be one step closer to owning your property.

- ▶ Balance enquiries
- ▶ Additional payments
- ▶ Scheduled payment service
- ▶ BPAY repayments IN & OUT
- ▶ e-statements twice a year
- ▶ Direct debit accounts
- ▶ Direct salary crediting
- ▶ EFT's (electronic funds transfers)
- ▶ Low variable and fixed rate options
- ▶ Visa payWave

More Features

Your trusted mortgage broker can also assist with the following enhanced Bespoke Broker Premium capabilities:

- ▶ Improved negative gearing considerations
- ▶ Low doc inclusive of working capital
- ▶ No MI to 85% LVR
- ▶ Pledge loans
- ▶ Combined residential & retail securities
- ▶ High density apartments
- ▶ Student accommodation with own bedroom & bathroom
- ▶ Residential in commercial/industrial zoning
- ▶ Boarding home securities
- ▶ Category 1 island location securities
- ▶ Preferential pricing for 60% LVR loans
- ▶ Refi owner occupied P&I loans to 95% LVR
- ▶ Increased borrowing capacity for responsible investors
- ▶ Hotel & resort securities on a separate title
- ▶ Non-resident loans
- ▶ Expat loans
- ▶ Leasehold securities
- ▶ Smaller strata apartments to 30 m2
- ▶ Insured flood effected securities
- ▶ Securities that require minor rectification works
- ▶ Owner builder from Lock up
- ▶ Relocation & transitional loans
- ▶ 90% LVR plus MI cap for investor P&I loans
- ▶ Low doc construction

- ▶ Maximum loan amount \$5,000,000
- ▶ Serviced Apartments
- ▶ Green construction loans
- ▶ Up to 5 dwellings on a single title
- ▶ Securities less than 50m from high voltage transmission lines
- ▶ NRAS
- ▶ Commercial loans to 30 years (must have residential loan with MSt in place)
- ▶ Personal loans:
 - Auto 10 yrs
 - Secured 10 yrs
 - Unsecured 7 yrs
- ▶ Redraw is available on a variable interest rate except for SMSF loans.
- ▶ Construction up to 3 dwellings on one title
- ▶ Low doc vacant land
- ▶ No independent legal & financial advice SMSF loans
- ▶ NDIS
- ▶ Non conforming
 - Construction
 - Low doc
- ▶ 10 year interest only
 - Owner occupied
 - Investor

“Fixed rate loans with unlimited flexibility & access, permitting additional repayments to \$20,000 per annum with no penalties & instant redraws”

**Quick And
Easy To Apply**

What You'll Need To Get **Started**

Complete an MSt 003 form or App

PAYG:

- Most recent payslips
- Full colour, high definition copies of ID

Self-Employed

- Full colour, high definition copies of ID
- Most recent two years financial statements or income declaration