

ORDE Prime Residential Loan



80% MAX LVR

UPDATED: 20 April 2026

The Prime full doc Loan is an alternate documentation loan specifically tailored to suit the needs of self-employed borrowers with clean credit and minimum 2 years ABN in the same business wishing to purchase or refinance a dwelling. Company & Trust borrowers are welcome.

Loan Purpose:	Purchase, refinance, debt consolidation and equity release. Can refinance ATO debt if it is recent.	Credit History:	Clean Credit required. Max 2 defaults with combined value <\$500 may be considered.
Loan Amount:	Min: \$ 100,000 Max: \$2,000,000 (80%) Max: \$3,000,000 (80%) – Prime MaX	Application Fee:	0.90% of loan amount to 80% LVR.
		Legal Fees:	At Cost Approx. \$500 – Individual borrowers. Approx. \$1,100 – company / trust borrowers.
Loan Requirements:	PAYG: Last 2 payslips + Group Cert or NOA or Employment Letter or 3 mths bank statements. S E: Most recent Tax Returns (individuals & business) plus Notice of Assessments (NOA's). Can use 1 Year Tax Returns + NOA + last BAS.	Valuation Fee:	At Cost. As a guide only, assume approx. \$330 – properties to \$1m (metro) \$550 – properties to \$2m (metro)
Loan to Value Ratio (LVR):	80% maximum LVR. Non-gen savings accepted.	Title Insurance:	\$145 Loans to \$600k; \$260 if >\$600k
ABN GST:	Min. 24 mths ABN & 12 mths GST required.	Risk Fee:	Not Applicable.
Term:	Up to 30 years.	LMI:	Lenders Mortgage Insurance is Not Applicable.
Interest Rate Type:	Variable rates available.	Settlement Fee:	Not Applicable.
Repayments:	Principal & Interest or Interest Only. Int Only can be considered up to 5 years (rate loading applies).	Monthly Fee:	\$Nil
		Annual Fee:	\$Nil.
Extra Repayments:	Additional repayments available without penalty.	Annual Reviews:	No annual reviews.
Repayment Method & Frequency:	Weekly, Fortnightly or Monthly options.	Loan Splits:	4 splits allowed (no fee to split loans).
Cash Out:	Cash Out for personal use only available for refinances.	Discharge Fee:	\$450 plus funder's legal costs.
Redraw:	Free Redraw available on Variable rates only.	Early Repayment Fee (ERF):	1.50% of original loan amount if discharged in first 3 years – UNREGULATED loans only.
Locations:	Residential securities in categories 1 & 2.	Offset Account:	Not available.
Acceptable Securities:	Standard house block up to 25 acres.	Unacceptable Securities:	Non-Standard Security Properties.
Construction:	Not available on this product – Construction loans are available.	Rate Loadings:	Apply to acreage >25 acres or loans >\$2.0m
Points of Difference:	Clean credit history required – no arrears. Will accept Visas with a minimum of 12 months to run (if on the acceptable list). Individuals, Companies, Family Trusts or Unit Trusts are acceptable (Hybrid Trusts excluded). Rates and fees are subject to change without notice. All fees include GST. Please refer to your BDM for confirmation of the current rates and fees. * Conditions Apply.		

Direct Credit Home Loans Australia Pty Ltd

Email: admin@directcredit.com.au | Website: www.directcredit.com.au

Postal: 2 Benson Street, Toowong Qld 4066 | Australian Credit Licence: 392727 | ABN: 62 089 595 488

Phone 1800 000 800