



## PRODUCT PARAMETERS\* - 1<sup>st</sup> MORTGAGE LONG TERM LENDING – INTEREST RATES FOR PRIME BORROWERS FROM 6.95%

<b>Amount</b>	\$50k - \$1.5m (larger amounts available by exception), with a \$3.0m overall single borrower limit																			
<b>Purpose</b>	Any reasonable personal, business or investment purpose (construction excluded)																			
<b>Borrowers</b>	NZ residents, companies or trusts																			
<b>LVR</b>	Up to 80% LVR plus fees (>80% LVR plus fees available on exception basis)																			
<b>Acceptable Security</b>	(i) All NZ residential freehold property (including apartments with min size 30m <sup>2</sup> ) (ii) Lifestyle blocks (max size 10 ha)																			
<b>Repayment Type</b>	Principal & Interest or Interest Only (up to 3 years) with weekly, fortnightly or monthly repayments. Loans can be structured as fully amortising, partially amortising or as interest only.																			
<b>Term</b>	3 – 30 years																			
<b>Interest Rate</b>	6.95% - 7.95% variable p.a. (dependent on profile and indicative). Fixed rates on request. A 0.30% loading may apply for apartment lending.																			
<b>Registered Valuations</b>	In most cases not required up to 80% LVR on majority of acceptable security types																			
<b>Redraws, Top Ups &amp; Extensions</b>	Available at discretion of Basecorp																			
<b>Product Type</b>	<table border="1"> <thead> <tr> <th>Product</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>Basecorp Prime</td> <td>From 6.95% p.a.</td> </tr> <tr> <td>Basecorp Standard</td> <td>From 7.45% p.a.</td> </tr> </tbody> </table> <p>Categorisation is dependent on the borrower profile and Basecorp's lending policy, as a guide influenced by various factors including the loan LVR position, income verification level, PAYE/self-employment length, borrower credit history etc.</p> <p>Please contact us should you require further information on these categories.</p>		Product	Rate	Basecorp Prime	From 6.95% p.a.	Basecorp Standard	From 7.45% p.a.												
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<b>Fees</b>	<p><u>Consumer:</u> Establishment Fee – \$595 to \$995 Account Fee – \$13/month</p> <p><u>Non-consumer:</u> Fees for non-consumer to be determined on a loan by loan basis.</p> <p><u>Broker Fee:</u> Capitalised to loan as determined by broker &amp; agreed with Basecorp</p>																			
<b>Contacts</b>	<table border="1"> <thead> <tr> <th>Contact</th> <th>Phone</th> <th>E-mail</th> </tr> </thead> <tbody> <tr> <td>Craig Rolls</td> <td>021 466 004</td> <td>craig@basecorp.co.nz</td> </tr> <tr> <td>John Moody</td> <td>021 650 632</td> <td>john@basecorp.co.nz</td> </tr> <tr> <td>Shaun Thorndike</td> <td>021 026 38744</td> <td>shaun@basecorp.co.nz</td> </tr> <tr> <td>Nigel Wilton</td> <td>027 488 1491</td> <td>nigel@basecorp.co.nz</td> </tr> <tr> <td>Warren Mayall</td> <td>021 399 909</td> <td>warren@basecorp.co.nz</td> </tr> </tbody> </table> <p>OR for applications/general enquiries please call 0800 839 299 or e-mail <a href="mailto:info@basecorp.co.nz">info@basecorp.co.nz</a></p>		Contact	Phone	E-mail	Craig Rolls	021 466 004	craig@basecorp.co.nz	John Moody	021 650 632	john@basecorp.co.nz	Shaun Thorndike	021 026 38744	shaun@basecorp.co.nz	Nigel Wilton	027 488 1491	nigel@basecorp.co.nz	Warren Mayall	021 399 909	warren@basecorp.co.nz
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\* Product parameters are indicative and a guide only. Basecorp Finance Limited lending policy applies. Please contact us for further details/terms.