## **Wellnigh Product Features**

- 100% offset Visa debit card
- No CCR and Statements debts not refinanced
- Payslips and 1 months Salary deposit statement
- Reduced buffering across all the products
- Negative gearing and HEM to difference to enhance the borrowing capacity
- 40 years loan term (Clean credit only)
- Non-conforming/Credit impaired loans with no Risk fees
- Temporary/Non- residents, SMSF and Expats
- SLA 2 business days after Quality checks
- AVM Full doc loans
- Unusual residential securities (Multiple dwellings, Display homes and Service apartments) and flexible post code policy
- Securities from 40 Sqm to 40 HA acceptable subject to LVR and location
- Self Employed (Flexible ABN), Alt Doc residential and Flexibility in all ongoing income
- Specialised addbacks acceptable on expenses claimed with ATO (Both investments and Business)



