
DISCLAIMERS (Please read carefully):

- Fixed rates get locked at the day of the settlement unless you pay a rate lock fee to the bank upfront. Ask us for a rate lock form, if desired.
- Fixed rates do not allow extra repayments into the loan and there is no redraw as a general rule (exceptions apply).
- Loan approvals are solely based on bank's discretions. AllIRLoans is not responsible for approval or declined decision by the lender.
- AllIRLoans presents the information to the banks exactly as per the information provided by the client (verbally or written). Providing accurate and complete information is solely the clients' responsibility
- We do not sign any exclusive agreement with any client for any loan approval (exceptions are mutually agreed upon in writing)
- The above information on the products does not include any Govt or bank's solicitor's charges. Govt fee is estimated at \$109/- for discharge and registration of the mortgage each. Solicitor's charges appear in loan documents
- A break cost can apply to fixed rates if its refinanced before its term expires
- AllIRLoans is not responsible for any exit cost or break cost from the outgoing lender. If this is a refinance, check your exit costs with your current lender
- The above repayments / LVR or any other information may change due to a change in bank's interest rate or policies. We advise settlement as soon as loan is approved to avoid surprises
- Consult with your accountant for any taxation query you may have regarding the structure of your loan
- If you choose to pull out after the conditional or formal approval of your loan, there will be an administrative fee of \$850/- payable to AllIRLoans
- If you refinance the loan or sell the property within 2 years of loan settlement, any claw-back by the lender will be charged back to you by AllIRLoans
- You are advised to keep some extra amount in your savings for contingency cost in case of Construction loans