

Joseph Hoang

Subject: RE: Vietnamese / Thai Resturants Sth Bank & Hamilton

From: Jiang, John [mailto:John.Jiang@cba.com.au]
Sent: Monday, 30 October 2017 6:14 PM
To: Joseph Hoang <Joseph@proplus.com.au>
Cc: khanh88pham@yahoo.com.au
Subject: RE: Vietnamese / Thai Resturants Sth Bank & Hamilton

Hi Joseph,

I hope you had a good weekend. Please refer my comments as per below in orange:

Business Loan Variable – SMSF (NO REDRAW AVAILABLE)

Loan Amount: \$560,000.00
Loan Establishment Fee: \$2,500.00 + GST 0.3% of facility limit
Loan Term: 5 years (total loan term 25 years) 3years or 5 years I/O
Interest Only period: 5 years maximum 3 years or 5 years
Valuation Costs: TBA we will try to waive the val
Account Service Fee: \$60.00 per month \$45 per month
Variable Interest Rate: 4.75 % p.a (current as at 26/10/2017) 4.69% p.a. for 3 years and 4.75% p.a. for 5 years

I believe St George did this quote based on security is residential property instead of commercial. If they switch it to commercial then their pricing should be much dearer

Business Loan Variable – for fitout of restaurant, secured by residential property at Chandler

Loan Amount: \$400,000.00
Loan Establishment Fee: \$2,500.00 + GST 0.4% of facility limit
Term: 10 years 10 years
Valuation Costs: Nil Nil if home loan is refinanced to CBA
Principle and Interest Repayments: \$4,098.00 per month \$4,057.10 per month
Account Service Fee: \$40.00 per month \$20.00 per month
Variable Interest Rate: 4.25% p.a (current as at 26/10/2017) 4.25% p.a.

Basic Home Loan - Chandler residential home loan refinance

Loan Amount: \$160,000.00
Loan Establishment Fee: \$0.00 \$0.00
Term: Up to 15 years – this is due to your Aunt's age, home loan debt must be cleared by age 75. Up to 15 years
Valuation Costs: NIL NIL
Principle and Interest Repayments: \$1,166.00 per month \$1,183.00 per month
Variable Interest Rate: 3.78% p.a (current as at 26/10/2017) 3.99%p.a. (current as at 30/10/2017)
Account Service Fee: \$0.00 per month \$0
Redraw: \$0.00 if redraw is completed via internet / phone banking, \$50.00 fee if redraw is done via branch. \$0 if redraw is completed via internet/ phone banking

Please be advised that the above quoted rates and fees are indicative only and are subject to risk approval.

Regarding the SuperGear extension, could you please also email/advise the following?

- Statement of position for Phan Thang Pham and Khanh Kim Thi Pham (blank form attached)
- Living expenses for Phan Thang Pham and Khanh Kim Thi Pham (blank form attached)

- Insurance certificate for 16 Nudgee Road, Hamilton QLD 4007
- Recent 3 months Westpac loan statements for Pham Family Trust
- The lease at 16 Nudgee Road, Hamilton expires this year and only has another 1 x 3 year option. Has the client negotiated an additional option with their related entity – Viet De-Lites Pty Ltd?

It's appreciated if you could send me the outstanding info for SuperGear extension at your earliest convenience. Thanks.

Kind Regards,



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