

let your **loan** work hard for you...

introduction

We constantly strive to provide our clients with loan schemes suited to their individual needs. With the right loan structure, you can make your property investments more profitable.



typical example:

(this is only an illustration based on some standard assumptions)

Applicant		Assumed :-	Ex. 1	Ex.2	Ex.3
Name	Client	Original Loan Currency	AUD	AUD	AUD
Purchase Price	AUD 500,000.00	Interest Rate p a (%): as 1 Jan 2013	AUD	USD	SGD
Loan Amount	AUD 375,000.00		5.3000%	1.5%	2.30%
Loan to Security ratio	75%	Mode of Payment	12	12	12
Loan Tenure	25	Mth-12, qtrly-4			

Ex. 1

Capital & Interest	Interest with Lump Sum repayment	5 Yrs Interest, then PI
Repayment = AUD 2,263	Repayment = AUD 1,656	Repayment 1st 5 yrs = AUD 1,656
	Lump sum invested AUD 87,374 at 8% pa growth, cash surplus AUD 223,382	Repayment after 5 yrs = AUD 2,398

Ex. 2

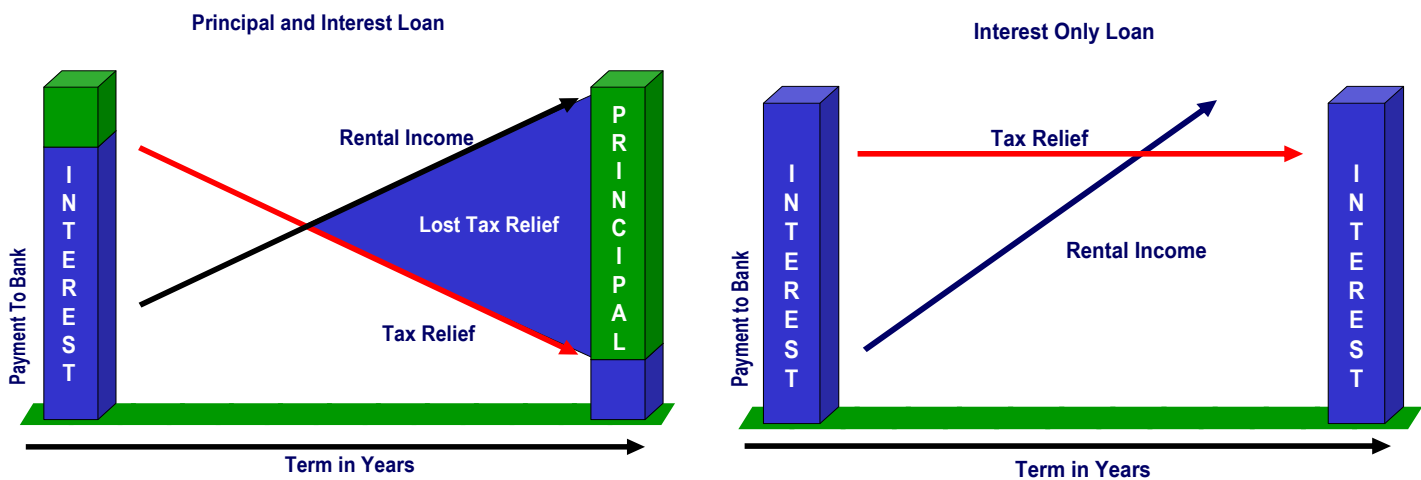
Capital & Interest	Interest with Lump Sum repayment	5 Yrs Interest, then PI
Repayment = AUD 1,501	Repayment = AUD 469	Repayment 1st 5 yrs = AUD 469
	Lump sum invested AUD 87,374 at 8% pa growth, cash surplus AUD 223,382	Repayment after 5 yrs = AUD 1,708

Ex. 3

Capital & Interest	Interest with Lump Sum repayment	5 Yrs Interest, then PI
Repayment = AUD 1,647	Repayment = AUD 719	Repayment 1st 5 yrs = AUD 719
	Lump sum invested AUD 87,374 at 8% pa growth, cash surplus <u>AUD 223,382</u>	Repayment after 5 yrs = AUD 1,842

Which repayment method and currency is more suitable for you?

How each repayment method will affect your investment portfolio?



Contact us at office@firstleadinvestments.com or your consultant for YOUR NUMBERS

Disclaimer:

- 1 These examples served as illustration purposes only and it is based on certain assumptions on interest rate and growth rate. These interest rate are subject to change without notice and the actual growth rate of any investment can be lower or higher than the rate of 8%pa used in the illustration. There is no guarantee of any performance.
- 2 Where there is a mis-match in currency, there are associated currency risks.
- 3 Any reference to taxation matters is of a general nature and may not take fully into account a person's individual circumstances. You should obtain independent tax advice which specifically addresses your current personal tax position as well as any possible future changes to your residency or domicile for tax purposes.
- 4 First Lead disclaims any responsibility for any error in producing this illustration.
- 5 All investors should seek independent advice based on their personal financial circumstances.