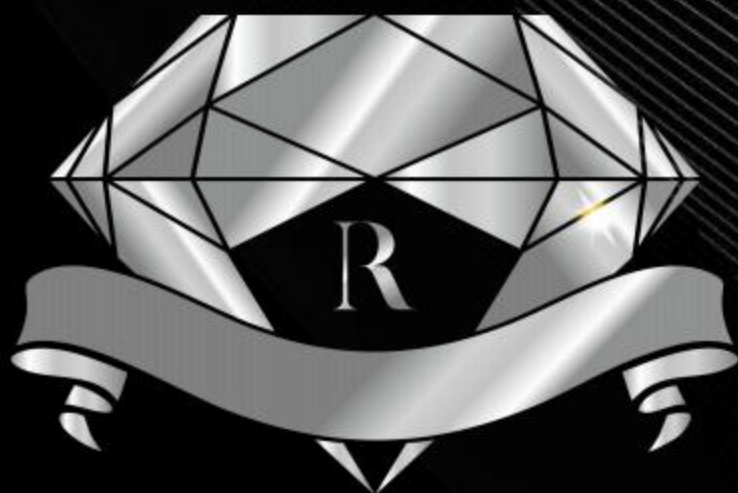




Ribbon Finance

Ribbon Finance Mortgage Management is a leading Australian mortgage management company, providing comprehensive lending and loan management solutions to clients across the nation. Based in Sydney and Melbourne, we work with a network of trusted funders, lenders, and financial partners to offer flexible and competitive mortgage products tailored to each client’s unique needs. Unlike traditional mortgage brokers, we not only assist clients in obtaining finance but also manage their loans throughout the entire lifecycle — from application and settlement to ongoing account management and customer support.

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LIMITED TIME PROMOTION OFFER ENDS 30/06/2026

KEY FEATURES

- High Density Postcode Accepted
- Negative Credit Report
- Existing Loan Statements Not Required
- No Cash-Out Limit
- Max Loan Amount \$2M Per Security
- Redraw Facility Available
- No Risk Fee

INCOME DOCUMENTS

- PAYG:
Most Recent 2 Payslips or Director Wages
(can be accepted as PAYG income)
- Self-employed:
One Year Draft Financial Only,
No CTR, ITR, NOA Required

VARIABLE RATE	LVR	Max	oo	INV
P&I	65%	\$101k-\$1m	6.77	7.07
	65%	\$1m-\$1.25m	6.92	7.22
	65%	\$1.25m-\$2m	7.07	7.37
	80%	\$101k-\$1m	6.82	7.12
	80%	\$1m-\$1.25m	6.97	7.27
	80%	\$1.25m-\$2m	7.12	7.42
IO	65%	\$101k-\$1m	N/A	7.32
	65%	\$1m-\$1.25m	N/A	7.47
	65%	\$1.25m-\$2m	N/A	7.62
	80%	\$101k-\$1m	N/A	7.37
	80%	\$1m-\$1.25m	N/A	7.52
	80%	\$1.25m-\$2m	N/A	7.67

Rate Loading for Self-employed income: 0.10%

Fee

Escalation Fee	\$350 Payable at Settlement
Valuation Fee	From \$440 Payable Prior to Application
Application Fee	\$550 at Formal Approval
AVM Product Fee	\$49 Payable at Settlement
Legal Fee	\$385 or At-Cost
Annual Fee	\$180 Payable at Settlement and Annually Thereafter
Settlement Fee	\$275 Payable at Settlement
Discharge Fee	From \$695 Payable at Discharge
Processing Fee	From \$330

LIMITED TIME PROMOTION OFFER ENDS 30/06/2026

KEY FEATURES

- High Density Postcode Accepted
- Negative Credit Report
- Existing Loan Statements Not Required
- No Cash-Out Limit
- Max Loan Amount \$2M Per Security
- Redraw Facility Available
- Non-Clawback

INCOME DOCUMENTS

- PAYG:
Most Recent 2 Payslips or Director Wages
(can be accepted as PAYG income)
- Self-employed:
One Year Draft Financial Only,
No CTR, ITR, NOA Required

VARIABLE RATE	LVR	Max	oo	INV
P&I	65%	\$101k-\$1m	6.24	6.54
	65%	\$1m-\$1.25m	6.39	6.69
	65%	\$1.25m-\$2m	6.54	6.84
	80%	\$101k-\$1m	6.29	6.59
	80%	\$1m-\$1.25m	6.44	6.74
	80%	\$1.25m-\$2m	6.59	6.89
IO	65%	\$101k-\$1m	N/A	6.79
	65%	\$1m-\$1.25m	N/A	6.94
	65%	\$1.25m-\$2m	N/A	7.09
	80%	\$101k-\$1m	N/A	6.84
	80%	\$1m-\$1.25m	N/A	6.99
	80%	\$1.25m-\$2m	N/A	7.14

1.1% Risk Fee

Rate Loading for Self-employed income: 0.10%

Fee

Escalation Fee	\$350 Payable at Settlement
Valuation Fee	From \$440 Payable Prior to Application
Application Fee	\$550 at Formal Approval
AVM Product Fee	\$49 Payable at Settlement
Legal Fee	\$385 or At-Cost
Annual Fee	\$180 Payable at Settlement and Annually Thereafter
Settlement Fee	\$275 Payable at Settlement
Discharge Fee	From \$695 Payable at Discharge
Processing Fee	From \$330



ACT Postcode Classifications

Metro 2600-2617 2900-2920

Non Metro 0200-0799

NST Postcode Classifications

Metro 1000-1920 2000-2005 2006-2308 2500-2534 2555-2574 2745-2786

Non Metro 1921-1999 2309-2499 2535-2554 2575-2599 2618-2744 2787-2899 2921-2999

VIC Postcode Classifications

Metro 3000-3010 3011-3232 3235 3240-3241 3321 3328-3340 3427-3441 3750-3815
3910-3920 3926-3944 3972-3978 3980-3983

Non Metro 3233-3234 3236-3239 3242-3320 3322-3327 3341-3426 3442-3749 3816-3909
3921-3925 3945-3971 3979 3948-3999

QLD Postcode Classifications

Metro 4000-4004 4005-4228 4270-4313 4340-4342 4346 4500-4575

Non Metro 4229-4269 4314-4339 4343-4345 4347-4499 4576-4999

SA Postcode Classifications

Metro 5000-5005 5006-5199 5800-5999

Non Metro 5200-5799

WA Postcode Classifications

Metro 6000-6004 6800-6999 6005-6214

Non Metro 6215-6799

TAS Postcode Classifications

Metro 7000-7003 7800-7899 7004-7199

Non Metro 7200-7799 7900-7999

NT Postcode Classifications

Metro 0800-0820 0828-0832

Non Metro 0821-0827 0833-0999

- Special NOTES: For Residential Loans where the security property is classied as Non Metro, loan amount over \$1 m is subject to approval.



	Client LVR	Maximum Loan Amount
	LVR ≤65% (Owner-Occupied Only)	AUD \$3,000,000
	LVR ≤65%	AUD \$2,500,000 (POA if >\$2,000,000)
Maximum Loan Amount	LVR >65% to ≤75%	AUD \$2,000,000
	LVR >75% to ≤80%	AUD \$1,750,000
	LVR >80% to ≤95%	AUD \$800,000
Single Borrower Exposure		AUD \$3,000,000

Client LVR	Owner-Occupied Rate (OO)	OO ≤\$1m Discount	Investor Rate (INV)	INV ≤\$1m Discount
LVR ≤ 65%	6.54% p.a.	-0.20%	6.74% p.a.	-0.10%
LVR > 65% to ≤ 70%	6.74% p.a.	-0.40%	6.84% p.a.	-0.20%
LVR > 70% to ≤ 80%	6.84% p.a.	/	6.94% p.a.	/
LVR > 80% to ≤ 90%	7.24% p.a.	/	7.44% p.a.	/
LVR > 90% to ≤ 95%	7.84% p.a.	/	8.24% p.a.	/

Minimum Loan Amount	AUD \$100,000
Prime OO Bundle Discount	0.10% p.a. discount applied to Investor loan up to 70% LVR when application includes a Prime Full Doc Owner-Occupied loan Only 1x Annual Fee, Application Fee, and Settlement Fee is applicable 4 loans maximum
Interest Only Premium	Investor PAYG: Waived up to 80% LVR (0.40% p.a. loading LVR >80% to ≤90%) Investor Self-Employed: 0.20% p.a. loading ≤70% LVR and 0.40% p.a. loading ≤ 95% LVR Owner-Occupied: 0.20% p.a. loading ≤70% LVR and 0.40% p.a. loading ≤ 95% LVR
BC Prime Visa Premium	0.30% p.a. loading to the applicable Owner-Occupied rate or Investor rate up to 80% LVR
Fixed Rate Premium	Fixed Rates – Price on Application Maximum 5 years Fixed Rate
Loan Term	Up to 30 years (Maximum 5 years Interest Only)
Maximum LVR	Up to 95% LVR Lenders Mortgage Insurance (LMI) is applicable when LVR >80%
Borrower Type	Salaried and self-employed applicants
Repayment Type	Monthly Repayments
Security	Residential security only

DOCUMENTATION CHECKLIST

Identification:

Photo ID(Drive's licence And Passport)

Income:

- Two Payslips ONLY Policy requires the following: Credit score> 600, NSI> \$500, DTI< 6
- Self-employed: 2-years Financials: Tax returns and Notice of Assessments, Company Tax Returns OR 1-year Tax Assessment & Financials: ABN has been registered for 2 years, GST registered for 12 months minimum and the clients individual credit score is ≥700.

Rental Income:

Existing signed lease agreement OR Rental Appraisal for existing property is acceptable.

	Application Fee	\$990
	Documentation Fee	\$395
Upfront Fees	Search Fee	At Cost
	Registration Fee	At Cost
	Settlement Fee	\$295
	Annual Package Fee	\$395 p.a.
Other Fees	Discharge Third Party Fee	At Cost
	Product Discharge Fee	\$895
	Unregulated Loans Early Repayment Fee (within 3 years) ^[1]	3 months interest (inclusive of any applicable loadings)

^[1] This is applicable to unregulated loans only (e.g. corporate borrower). The Early Repayment Fee is payable if the loan is discharged within 3 years from the settlement date.

Client LVR		Maximum Loan Amount
Metro & Non-Metro	LVR ≤65%	AUD \$3,000,000
	LVR ≤75%	AUD \$2,000,000
	LVR >75% to ≤80%	AUD \$1,750,000
Regional	LVR ≤60%	AUD \$750,000
Single Borrower Exposure		AUD \$3,000,000

Client LVR	Owner Occupied	Investor	Dual Form Income Discount	≤\$1m Discount
LVR ≤65% (Metro & Non-Metro)	6.84% p.a.	6.84% p.a. (Loan amount ≤AUD\$2,000,000) 7.04% p.a. (Loan amount >AUD\$2,000,000)	-0.10%	-0.10%
LVR ≤70% (Metro & Non-Metro)	7.04% p.a.	7.04% p.a.	-0.10%	-0.10%
LVR >70% to ≤80% (Metro & Non-Metro)	7.18% p.a.	7.18% p.a.	-0.05%	/
LVR ≤60% (Regional)	7.18% p.a.	7.18% p.a.	-0.05%	/

Minimum Loan Amount	AUD \$100,000
Interest Only Premium	0.20% p.a. loading to the applicable rate
BC Prime Visa Premium	0.30% p.a. loading to the applicable rate
Fixed Rate Premium[4]	Fixed Rates – Price on Application Maximum 5 years Fixed Rate
Loan Term	Up to 30 years (Maximum 5 years Interest Only)
Offset Loading	0.10% p.a. loading to the applicable rate
Borrower Type	Self-employed applicants
Repayment Type	Monthly Repayments
Security	Residential security only

DOCUMENTATION CHECKLIST

Signed Self-Declaration of income by Borrower/Guarantor; plus

One of the options below:

Accountant's Letter confirming income

12 months BAS statements from ATO Portal

12 months business bank statements serviceability assessment.

Upfront Fees	Application Fee	\$990
	Documentation Fee	\$395
	Search Fee	At Cost
	Registration Fee	At Cost
	Settlement Fee	\$295
Other Fees	Annual Package Fee	\$395 p.a.
	Discharge Third Party Fee	At Cost
	Product Discharge Fee	\$895
	Unregulated Loans Early Repayment Fee (within 3 years) ^[1]	3 months interest (inclusive of any applicable loadings)

^[1] This is applicable to unregulated loans only (e.g. corporate borrower). The Early Repayment Fee is payable if the loan is discharged within 3 years from the settlement date.

Client LVR	Maximum Loan Amount
LVR ≤75%	AUD \$3,000,000
Single Borrower Exposure	AUD \$5,000,000

Client LVR	Variable Interest Rate
LVR ≤ 60%	7.79% p.a.
LVR > 60% to ≤ 65%	7.79% p.a.
LVR > 65% to ≤ 70%	7.99% p.a.
LVR ≤ 75%	8.39% p.a.

Established Property	
Interest Only Premium	Waived
Large Loan Premium	Waived
Lease Doc Loading[3]	Waived
Alt Doc Premium	0.50% p.a. loading to the applicable rate
Loan Term	Minimum 3 years
Security Location	Metro & Non-Metro
Borrower Type	Self-employed, company or trust applicants
Repayment Type	Monthly Repayments
Security	Commercial security only

DOCUMENTATION CHECKLIST

Identification:

Photo ID(Drive's licence And Passport)

Income:

- Two Payslips ONLY Policy requires the following: Credit score >600, NSI>\$500,DTI<6
- Self-employed: 2-years Financials: Tax returns and Notice of Assessments,Company Tax Returns OR 1-year Tax Assessment &Financials: ABN has been registered for 2 years,GST registered for 12 months minimum and the clients individual credit score is ≥700.

Rental Income:

Existing signed lease agreement OR Rental Appraisal for existing property is acceptable

Client LVR	Risk Fees Chargeable
LVR≤60%	0.50% of the loan amount
LVR>60%to≤65%	0.50% of the loan amount
LVR>65%to≤70%	0.50% of the loan amount
LVR>70%to≤75%	0.50% of the loan amount

Upfront Fees	Application Fee	\$990
	Documentation Fee	\$1500
	Optional Early Repayment Waiver	1.50%
	Search Fee	At Cost
	Registration Fee	At Cost
	Settlement Fee	\$395
Other Fees	Annual Package Fee	\$395 p.a.
	Discharge Third Party Fee	At Cost
	Product Discharge Fee	\$1295
	Early Repayment Exit Fee(Repaid within 3 years) 3 months interest ^[1]	

^[1] This is applicable to unregulated loans only (e.g. corporate borrower). The Early Repayment Fee is payable if the loan is discharged within 3 years from the settlement date.



PRINCIPLE & INTEREST	Limited Time		Owner Occupied		Investment		EXTENDED
	AU Easy Refi Specials		rate	comparison	rate	comparison	
	<_70%		6.23	6.29	6.53	6.94	
	<_80%		6.33	6.39	6.63	7.04	
Max 80% LVR. Standard properties & new business only. Owner Occupied or Investment. Easy Refi criteria applies. Applications must be submitted by 16.02.26							
Standard Established							
< \$3,500,000							
rate (%)		comparison	rate (%)		comparison		
Owner Occupied			Investment				
<70% LVR	6.29	6.35	6.59	7.00	6.69	7.44	
<80% LVR	6.39	6.45	6.69	7.10	6.79	7.54	
<90% LVR	6.89	7.47	7.19	7.79	7.29	8.24	
<95% LVR	7.29	7.56	7.19	7.96	7.29	8.41	
INTEREST ONLY							
+0.40%							
NON-STANDARD PROPERTY							
+1.50%							
Case-by-case, contact your BDM before submission							
Interest Only Max 90% LVR . Construction loading 0.40% applies >80%LVR and is removed after completion. During Construction repayments are IO. Max construction term 24 months if matching contract. IO available post-construction with loading. NDIS Term is 25 years. PR & TR Visa Holders restricted to Max 90% LVR. Certain Visas further restricted to 80% LVR, refer to list on page 3.							
See our latest fixed rates online							

Estimated Fees

Fees stated are indicative only and may differ on actual disbursement.

VALUATION FEE					\$275.00
LENDER LEGAL FEE					\$300.00
SETTLEMENT FEE					\$350.00
LMI					NIL
RISK FEE		Established		Construction	
		Owner Occupied	Investment	Owner Occupied	Investment
	<_80% LVR	0.00%	0.00%	0.00%	0.00%
	<_85% LVR	2.25%	2.75%	2.50%	3.00%
	<_90% LVR	3.50%	4.00%	3.75%	4.25%
	<_91% LVR	4.00%	4.50%	4.25%	4.75%
	<_92% LVR	4.50%	5.00%	4.75%	5.25%
	<_93% LVR	4.75%	5.25%	5.00%	5.50%
	<_94% LVR	5.00%	5.50%	5.25%	5.75%
	<_95% LVR	5.25%	5.75%	5.50%	6.00%
	Non-Standard Property		+1.00%		
CONSTRUCTION FEE					\$750.00
CONSTRUCTION PROGRESS VAL FEE					\$725.00
ANNUAL FACILITY FEE					\$395.00 (waived if Owner Occupied <_80%LVR)

VALUATION FEE: Major metro only. Other areas may be a higher fee. Fee will increase by quotation if property value is \$1,000,000 or higher.
 Additional legal sundry costs may apply. Lender Legal will be higher for Company borrowers.

Max Loan Size vs LVR

see Postcode Guide for details on classification

MAX LVR	95%		95%
ESTABLISHED AND CONSTRUCTION	INNER-CITY	METRO / NON-METRO	REGIONAL / UNCLASSIFIED
	0 – 70%		\$3,000,000
	70% – 80%	\$3,500,000	\$2,000,000
	80% – 90%	\$3,000,000	-
	90% – 95%	\$2,000,000	

Min 30m² excluding balcony & car spaces (no studio). LVRs greater than 80% are dependant on LMI approval. 4 Non-Metro 90% only available if town size >10k pop., or within 15km radius of a GPO in town with pop >50k, otherwise 90% Max. 5 80% only available if town size >10k pop., or within 15km radius of a GPO in town with pop >50k, otherwise 65% Max.

LOAN TERM & REPAYMENTS	30 years P&I or 5 years IO then 25 years P&I
NDIS Term is 25 years. Construction loan term is 1 year IO then 29 years P&I. Non-Standard Construction term is 18 months IO then 342 months P&I.	
NON-STANDARD	NDIS/SDA Max 80% LVR, Student Accommodation, Co-Living or Multi Dwelling Max 65% LVR. SDA capped 80% of DCF or 90% of alternative use value. SRA max 65%. Regional/Unclassified unacceptable for SDA/SRA. Maximum 1 Co-living/SDA construction loan in progress at any one time. 10% Liquidity test applicable to Non-Standard Construction. SDA and Co-living must Evidence of 10% available funds to cover loan during construction and any additional vacancy period. No NDIS/SDA for Tasmania.
CASH OUT	Cash out available up to 80%LVR, and up to 90% considered on a case by case basis (but limited to 20% of security). Not available for Construction or Non-Standard.
FEATURES	100% Offset. Internet and Phone Banking (free unlimited transactions). No Early Repayment Penalties. Redraw Available. Set-up costs can potentially be capitalized.



Expat

Any AU Citizen, PR or TR applicant that requires Foreign Income to cover Australian Debt Obligations

RBA Tracker		Standard Variable	
P&I <\$3.5million		P&I <\$3.5million	
rate	comparison	rate	comparison
6.83 (RBA + 2.48)	7.34%	6.90	7.41
	7.40%	7.00	7.56
	7.62%	7.50	7.93
INTEREST ONLY +0.40%			
EASY REFI +0.00 Max 80% LVR			
NON-STANDARD PROPERTY Non-Standard properties are unacceptable			
LOAN TERM & REPAYMENTS 360 months P&I or 60 months IO then 300 months P&I			

Refer to list on page 3 for PR & TR Visas restricted to 70% LVR.

See our latest **fixed rates** online

Estimated Fees

Fees stated are indicative only and may differ on actual disbursement.

Expat RBA Tracker		Expat Variable	
VALUATION FEE	\$275.00	\$275.00	
TRANSLATION FEE	TBA	TBA	
LENDER LEGAL FEE	\$300.00	\$300.00	
SETTLEMENT FEE	\$350.00	\$350.00	
ANNUAL FEE	\$495.00	\$495.00	
LENDER RISK FEE	<_ \$3,500,000	<_ \$3,500,000	
	<_ 70%	0.00%	
	<_ 75%	0.75%	
	<_ 80%	1.00%	
	<_ 85%	2.25%	
	<_ 90%	3.50%	

VALUATION FEE: Major metro only. Other areas may be a higher fee. Fee will increase by quotation if property value is \$1,000,000 or higher.
 Additional legal sundry costs may apply. Lender Legal will be higher for Company borrowers.

Max Loan Size & LVR by Location see Postcode Guide for details on classification

	INNER-CITY	METRO / NON-METRO	REGIONAL / UNCLASSIFIED
0 – 70%			
70%–80%	\$3,500,000	\$3,500,000	-
80% – 90%	\$3,000,000	\$3,000,000	

WA, TAS & NT Max LVR 80%. Min 30m² excluding balcony & car spaces (no studio). LVRs greater than 70% are dependant on LMI approval. 5 Non-Metro 90% only available if town size >10k pop., or within 15km radius of a GPO in town with pop >50k, otherwise 65% Max.



Expat Construction

Construction RBA Tracker		Construction Variable	
P&I <\$3.5million		P&I <\$3.5million	
rate	comparison	rate	comparison
7.23 (RBA + 2.88)	<_70% LVR	7.84	7.30
	<_80% LVR	7.86	7.90%
	<_90% LVR	7.96	8.03%
INTEREST ONLY		Construction period 12 months, or up to 24 months if matching contract. Construction loading of 0.40% applied > 80% during construction period. During Construction period repayments are Interest Only.	
NON-STANDARD PROPERTY		Non-Standard properties are unacceptable	
LOAN TERM & REPAYMENTS		12 months IO then 348 months P&I	

Refer to list on page 3 for PR & TR Visas restricted to 70% LVR.

See our latest **fixed rates** online

Estimated Fees

Fees stated are indicative only and may differ on actual disbursement.

	Expat Construction RBA Tracker	Construction Variable
VALUATION FEE	\$275.00 2	\$275.00 2
TRANSLATION FEE	TBA	TBA
LENDER LEGAL FEE	\$300.003	\$300.003
SETTLEMENT FEE	\$350.00	\$350.00
CONSTRUCTION PROGRESS VAL FEE	\$725.00 (\$145 per val)	\$725.00 (\$145 per val)
CONSTRUCTION PROGRESS PAYMENT	\$1,500.00	\$1,500.00
CONSTRUCTION FEE		
ANNUAL FEE	\$495.00	\$495.00
LENDER RISK FEE	Construction <_ \$3,500,000	Construction <_ \$3,500,000
	<_ 70%	1.00%
	<_ 75%	1.25%
	<_ 80%	1.50%
	<_ 85%	2.75%
	<_ 90%	4.00%

VALUATION FEE: Major metro only. Other areas may be a higher fee. Fee will increase by quotation if property value is \$1,000,000 or higher. Additional legal sundry costs may apply.

Lender Legal will be higher for Company borrowers.

Max Loan Size & LVR by Location

See Postcode Guide for details on classification

	INNER-CITY	METRO / NON-METRO	REGIONAL / UNCLASSIFIED
0 – 70%	\$3,500,000	\$3,500,000	unacceptable
70% – 80%			
80% – 90%	\$3,000,000	\$3,000,000	

WA, TAS & NT Max LVR 80%. Min 30m² excluding balcony & car spaces (no studio). LVRs greater than 70% are dependant on LMI approval. 4 Non-Metro 90% only available if town size>10k pop., or within 15km radius of a GPO in town with pop >50k, otherwise 90% Max. 5 80% Regional/Unclassified only available if town size >10k pop., or within 15km radius of a GPO in town with pop >50k, otherwise 65% Max.

ACCEPTABLE LOAN PURPOSE	Purchase Property, Refinance, Construction, and other acceptable purpose.	
LOAN FEATURES	100% Offset. Internet and Phone Banking (free unlimited transactions). No Early Repayment Penalties.	
	Redraw Available. Set-up costs can potentially be capitalized.	
	EXPAT	Any AU Citizen, PR or TR applicant that requires Foreign Income to cover Australian Debt Obligations, and passes servicing calculations.
INTEREST ONLY	Established	Max 5 years Interest Only. Max LVR 90%
	Construction	12 months IO as standard during Construction. Can be extended to match building contract, max 24 months. Construction Loading applies >80%. Interest Only available post-construction up to 5 years, loading applies.
CASH OUT	Cash out available for acceptable purpose up to 80%LVR, and up to 90% considered on a case by case basis (but limited to 20% of security). Not available for Construction or Non-Standard.	
NON-STANDARD	SDA and Co-living Max 65%. SDA capped 80% of DCF or 90% of alternative use value. SRA max 65%. Regional/Unclassified unacceptable for SDA/SRA. Maximum 1 Non-Standard construction loan in progress at any one time. 10% Liquidity test applicable to Non-Standard Construction. Co-living must Evidence of 10% available funds to cover loan during construction and any additional vacancy period.	
EASY REFI	Easy Refi available. See fact sheet for more details.	
OTHER NOTES	Max loan per borrowing entity is \$10,000,000.	
RBA TRACKER	The RBA Tracker is a variable rate with transparency. The rate is tied to the Reserve Bank of Australia's (RBA) cash rate, plus a locked in margin derived from the cost of funds at the time. Knowing how the rate is structured means you know exactly how it will move, whether up or down. For more information see our fact sheet.	



Non-Resident				
RBA Tracker			Standard Variable	
P&I < \$3,000,000			P&I < \$3,000,000	
LVR	borrower rate	comparison	borrower rate	comparison
< 70%	7.23 (RBA + 2.88)	7.75	7.88	8.38
< 80%		7.80	8.28	8.83
< 85%		7.86	8.68	9.28
INTEREST ONLY#	+0.40			
EASY REFUND	+0.00 Max 80% LVR			
NON-STANDARD PROPERTY	Non-Standard properties are unacceptable			

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Estimated Fees Fees stated are indicative only and may differ on actual disbursement.

RBA Tracker			Standard Variable	
VALUATION FEE	\$275.00			\$275.00
LENDER LEGAL FEE	\$300.00			\$300.00
SETTLEMENT FEE	\$550.00			\$550.00
APPLICATION FEE	waived			waived
ANNUAL FEE	\$499.00			\$499.00
LENDER RISK FEE	< \$3,000,000		< \$3,000,000	
	< 70% LVR	0.00%	< 70% LVR	0.00%
	< 75% LVR	0.75%	< 75% LVR	0.75%
	< 80% LVR	1.00%	< 80% LVR	1.00%
	< 81% LVR	1.25%	< 81% LVR	1.25%
	< 82% LVR	1.50%	< 82% LVR	1.50%
	< 83% LVR	1.75%	< 83% LVR	1.75%
	< 84% LVR	2.00%	< 84% LVR	2.00%
	< 85% LVR	2.25%	< 85% LVR	2.25%

VALUATION FEE: Major metro only. Other areas maybe a higher fee. Fee will increase by quotation if property value is \$1,000,000 or higher. Additional legal sundry costs may apply. Lender Legal will be higher for Company borrowers.

Max Loan Size vs LVR see Postcode Guide for details on classification

	INNER CITY & METRO	NON-METRO	REGIONAL / UNCLASSIFIED
0 – 70%	3,000,000	3,000,000 ⁴	unacceptable
70.01%– 85%	2,500,000	2,500,000 ⁴	

WA, TAS & NT Max 80% LVR. Sophisticated Investor & Alt Doc MAX 75% LVR. 4 Non-Metro 90% only available if town size >10k pop., or within 15km radius of a GPO in town with pop >50k, otherwise 65% Max.

MAX LVR	<_ 85% LVR
ACCEPTABLE SECURITY SIZES	_ > 30m2 (no studio) <40m2 max LVR 70%. <50m2 max LVR 75%
INTEREST ONLY	Max 5 years Interest Only.
TERM	360 months P&I
LOAN FEATURES	100% Offset. Internet and Phone Banking (free unlimited transactions). No Early Repayment Penalties. Redraw Available. Set-up costs can potentially be capitalized.
CASH OUT	Cash out available for acceptable purpose up to 75% LVR, and up to 85% considered on a case-by-case basis (but limited to 10% of security). Not available for Construction or Non-Standard. Funds >\$100,000 will be controlled and released on receipt of evidence of use.
NON-STANDARD	Case-by-case, contact your BDM before submission
INCOME SOURCE	Full Doc/Alt Doc/Sophisticated Investor/Easy Refi
OTHER NOTES	• Borrower(s) must have clear credit history. • Max loans per borrowing entity is \$10,000,000.
RBA TRACKER	The RBA Tracker is a variable rate with transparency. The rate is tied to the Reserve Bank of Australia's (RBA) cash rate, plus a locked in margin derived from the cost of funds at the time. Knowing how the rate is structured means you know exactly how it will move, whether up or down. For more information see our fact sheet.

Construction RBA Tracker			Construction Variable		
P&I <\$2 million			P&I <\$1.5 million		
LVR	borrower rate	comparison	borrower rate	comparison	
< 70%		8.24%	8.28	8.88	< 70%
< 80%	7.63 (RBA + 3.28)	8.26%	8.68	8.95	< 80%
< 85%		8.34%	9.08	9.41	< 85%
INTEREST ONLY	Construction period 12 months, or up to 24 months if matching contract. Construction loading of 0.40% applied >80% during construction period. During Construction period repayments are Interest Only.				
NON-STANDARD PROPERTY	Non-Standard properties are unacceptable				

fixed rates unavailable while under construction

Estimated Fees Fees stated are indicative only and may differ on actual disbursement.

	Construction RBA Tracker			Construction Variable	
PROGRESS VAL FEE	\$145.00 (per val, typically x5)			\$145.00 (per val, typically x5)	
PROGRESS PAYMENT CONSTRUCTION FEE	\$1,500.00			\$1,500.00	
VALUATION FEE	\$275.00 ²			\$275.00 ²	
LENDER LEGAL FEE	\$300.00 ³			\$300.00 ³	
SETTLEMENT FEE	\$550.00			\$550.00	
APPLICATION FEE	waived			waived	
ANNUAL FEE	\$499.00			\$499.00	
LENDER RISK FEE		TRACKER CONSTRUCTION < _\$3,000,000			CONSTRUCTION < _\$3,000,000
	<70% LVR	1.00%		<70% LVR	1.00%
	<75% LVR	1.25%		<75% LVR	1.25%
	<80% LVR	1.50%		<80% LVR	1.50%
	<85% LVR	2.75%		<85% LVR	2.75%

VALUATION FEE: Major metro only. Other areas maybe a higher fee. Fee will increase by quotation if property value is \$1,000,000 or higher. ³Additional legal sundry costs may apply. Lender Legal will be higher for Company borrowers.

Max Loan Size vs LVR see Postcode Guide for details on classification

0 – 65%	SYD/MEL INNER CITY & METRO	OTHER INNER-CITY, METRO / NON-METRO	REGIONAL / UNCLASSIFIED
65% – 70%	3,000,000	3,000,000	unacceptable
70% – 85%	2,500,000	2,500,000	

WA, TAS & NT Max 80% LVR. Sophisticated Investor & Alt Doc MAX 75% LVR



MAX LVR	85% LVR
TERM	360 months
REPAYMENTS	IO up to 60 months or during construction. P&I 300 months there after
INTEREST ONLY	Construction has 12 months Interest Only as standard. Can be extended to match building contract, max 24 months. Construction Loading applies >80%. Interest Only available post-construction, loading applies.
LOAN FEATURES	100% Offset. Internet and Phone Banking (free unlimited transactions). No Early Repayment Penalties. Redraw Available after construction. Set-up costs can potentially be capitalized.
NON-STANDARD	Case-by-case, contact your BDM before submission Only Full Doc Acceptable
OTHER NOTES	• Applicants can only have one construction loan in progress at any time. • Borrower(s) must have clear credit history. • Max loans per borrowing entity is \$4,000,000. • NT/TAS/WA Max LVR 80%. Inner City and Major Metro only. Construction not accepted for Restricted postcodes. See acceptable postcode list for specifics.
RBA TRACKER	The RBA Tracker is a variable rate with transparency. The rate is tied to the Reserve Bank of Australia's (RBA) cash rate, plus a locked in margin derived from the cost of funds at the time. Knowing how the rate is structured means you know exactly how it will move, whether up or down. For more information see our fact sheet.

EXTENDED Limited Time Special SMSF Easy Refi Special Max 80% LVR. Standard residential properties & new business only. Easy Refi criteria applies. Applications must be submitted by 16.02.26		rate		comparison			
		< 70%		6.94%		7.31%	
		< 80%		7.04%		7.49%	
SMSF 90		SMSF 80		SMSF 70		SMSF 60	
rate	comparison	rate	comparison	rate	comparison	rate	comparison
90%		80%		70%		60%	
7.80%	8.16%	7.55%	7.99%	7.30%	7.74%	7.10%	7.55%
loading waived Special valid until 30.06.26							
+0.00 Max 80% LVR							

Click to see our latest fixed rates online

Estimated Fees Fees stated are indicative only and may differ on actual disbursement.

VALUATION FEE	\$275.00 ²	
LENDER LEGAL FEE	\$595.00	
APPLICATION FEE	NIL	
RISK FEE	< 80% LVR	0.00%
	< 85% LVR	2.50%
	< 90% LVR	3.50%
ANNUAL FACILITY FEE	FEE LOADING	+ 1.00% Non-Standard Property
	\$395.00	

² VALUATION FEE: Metro and Non-Metro only. Other areas may be a higher fee. Fee will increase by quotation if property value is \$1,000,000 or higher.

Max Loan Size vs LVR see Postcode Guide for details on classification

	INNER CITY	METRO & NON-METRO	REGIONAL / UNCLASSIFIED
0 – 65%	\$3,500,000	\$3,500,000	\$3,000,000
65.01% – 80%			\$2,000,000
80% – 90%	\$3,000,000	-	-

WA, TAS & NT Max LVR 80%. ⁴ Non-Metro 90% only available if town size >10k pop., or within 15km radius of a GPO in town with pop >50k, otherwise 90% Max. ⁵ 80% only available if town size >10k pop., or within 15km radius of a GPO in town with pop >50k, otherwise 65% Max.

Specs

NOTES	• PAYG or Self-Employed acceptable. • Redraw not available • No cash out. • Interest Only available up to 5 years, Max 80%. Rate loading applies.		
LOAN TERM	360 Month		
MIN & MAX BORROWING		P&I	Interest Only
	Minimum individual loan	\$50,000	\$50,000
	Maximum individual loan	\$3,500,000	
	Maximum aggregate loans per borrower	\$10,000,000	



	SMSF C 80		SMSF C 70		SMSF C 60	
	rate	comparison	rate	comparison	rate	comparison
MAX LVR	80%		70%		60%	
VARIABLE RATE <\$3.5m	7.90%	8.31%	7.80%	8.21%	7.70%	8.12%
INTEREST ONLY	loading waived Special valid until 30.06.26					
EASY REFI	+0.00 Max 80% LVR					
NON-STANDARD PROPERTY	+0.00 Max 80% LVR					

* MAX 75% LVR for Commercial Interest Only.

Estimated Fees

Fees stated are indicative only and may differ on actual disbursement.

VALUATION FEE	TBA	
LENDER LEGAL FEE	\$595.00	
APPLICATION FEE	NIL	
LENDER RISK FEE	STANDARD SECURITY	0.00%
ANNUAL FACILITY FEE	\$395.00	

Lender legal fee will apply. Fee depends on SMSF structure.

Acceptable Commercial Securities

	Principle & Interest	Interest Only	
MAX LVR vs. PROPERTY TYPE	80%	75%	Commercial: Torrens Title, Strata Title. Industrial: Owner Occupied or Leased. Retail: Owner Occupied, Leased, Tenants, Torrens Title, Strata Title. Residential >3 or more on one title. Medical / Dental Suites.
	75%	70%	Serviced Apartments. Childcare Centre. Retirement Units.

Max Loan Size vs LVR see Postcode Guide for details on classification

	INNER CITY	METRO & NON-METRO	REGIONAL / UNCLASSIFIED
0 – 65%			\$3,000,000
65% – 70%	\$3,500,000	\$3,500,000	
70% – 80%			-

WA, TAS & NT Max LVR 80%. * Non-Metro 90% only available if town size >10k pop., or within 15km radius of a GPO in town with pop >50k, otherwise 90% Max. * 80% only available if town size >10k pop., or within 15km radius of a GPO in town with pop >50k, otherwise 65% Max.

Commercial SMSF Specifications

NOTES	• PAYG or Self-Employed acceptable. • Redraw not available. • No cash out. • Interest Only available up to 5 years. Rate loading applies. • Available for Refinance or Purchase. • 360 Months Loan Term.		
		P&I	Interest Only
MIN & MAX BORROWING	Minimum individual loan	\$50,000	\$50,000
	Maximum individual loan	\$3,500,000	
	Maximum aggregate loans per borrower	\$10,000,000	



State	Inner City	Metro	Non-Metro	Regional
NSW	2000 – 2005.	1000–1920, 2006–2308, 2500–2534, 2555–2574, 2619, 2745–2786.	1921–1999, 2312, 2315–2327, 2330, 2333–2335, 2340, 2350, 2380, 2420–2423, 2428–2431, 2440–2448, 2450–2452, 2460, 2478, 2481, 2485–2489, 2535–2541, 2548, 2575–2582, 2590, 2620, 2625, 2640–2641, 2650–2651, 2680, 2720, 2722, 2739, 2800, 2820–2821, 2830, 2844–2847, 2850, 2852, 2870–2871, 2880, 2898–2899.	2309–2311, 2313–2314, 2328–2329, 2331–2332, 2336–2339, 2341–2349, 2351–2379, 2381–2399, 2400–2419, 2424–2427, 2432–2439, 2449, 2453–2459, 2461–2477, 2479–2480, 2482–2484, 2490–2499, 2542–2547, 2549–2554, 2583–2589, 2591–2599, 2618, 2621–2624, 2626–2639, 2642–2649, 2652–2679, 2681–2719, 2721, 2723–2738, 2740–2744, 2787–2799, 2801–2819, 2822–2829, 2831–2843, 2848–2849, 2851, 2853–2869, 2872–2879, 2881–2897, 2921–2999.
ACT		2600–2617, 2619, 2900–2920.		0200–0799, 2618.
VIC	3000–3010, 8000–8399.	3011–3232, 3235, 3240–3241, 3321, 3328–3340, 3427–3441, 3750–3815, 3910–3920, 3926–3944, 3972–3978, 3980–3983, 8400–8899.	3280, 3350–2259, 3363, 3377, 3380, 3400, 3460, 3478, 3498–3500, 3550–3556, 3629–3631, 3660, 3677, 3685–3691, 3722, 3737, 3750–3758, 3765–3820, 3840–3846, 3850, 3880, 3909, 3921–3925, 3979, 3984–3999.	3233–3234, 3236–3239, 3242–3320, 3322–3327, 3341–3349, 3360–3362, 3364–3376, 3378–3379, 3381–3399, 3401–3426, 3442–3459, 3461–3477, 3479–3497, 3501–3549, 3557–3628, 3632–3659, 3661–3676, 3678–3684, 3692–3721, 3723–3736, 3738–3749, 3759–3764, 3821–3839, 3847–3849, 3851–3879, 3881–3908, 3945–3971, 8900–8999.
QLD	4000–4004, 9000–9299.	4005–4228, 4270–4313, 4340–4342, 4346, 4500–4575, 9400–9596.	4229–4269, 4346, 4350	4314–4339, 4343–4345, 4347–4349, 4351–4499, 4576–4999, 9300–9399, 9597–9999.
SA	5000–5005.	5006–5199, 5800–5999.	5250–5252, 5290, 5350–5352, 5371–5372.	5200–5249, 5253–5289, 5291–5349, 5353–5370, 5373–5799.
WA	6000–6004	6005–6214, 6800–6999.	6215–6239, 6250–6302.	6240–6249, 6303–6799.
TAS	7000–7003.	7004–7170, 7800–7899.	7240–7253, 7276–7277, 7290–7291, 7300, 7307, 7310, 7315.	7171–7239, 7254–7275, 7278–7289, 7292–7299, 7301–7306, 7308–7309, 7311–7314, 7316–7799, 7900–7999.
NT		0800–0820, 0828–0832.		0821–0827, 0833–0999.

High Risk Postcodes				
NSW	QLD	4184, 4413, 4415, 4455, 4581, 4615, 2834, 4671, 4680, 4702, 4709, 4717, 4718, 4720, 2835, 4721, 4723, 4742, 4743, 4744, 4745, 4746, 2880, 4801, 4803, 4804, 4805, 4820, 4825, 4874.	SA	5221, 5601, 5722, 5723, 5725.
			WA	6225, 6254, 6390, 6429, 6430, 6432, 6438, 6440, 6442, 6443, 6620, 6642, 6707, 6710, 6713, 6714, 6716, 6718, 6720, 6721, 6722, 6728, 6743, 6751, 6753, 6754, 6758, 6760, 6762, 6770, 6799.
			TAS	7253, 7467, 7469, 7470.

NOTE: If security property is located in a High Risk Postcode, it will need an exception approval to be considered.

High Density	
NSW	2000, 2017, 2018, 2020, 2077, 2113, 2114, 2121, 2127, 2141, 2142, 2144, 2145, 2150, 2155, 2160, 2170, 2220, 2241, 2250, 2750.
VIC	3000, 3003, 3004, 3006, 3008, 3011, 3066, 3122, 3123, 3128, 3141, 3145, 3169.
QLD	4000, 4001, 4002, 4003, 4004, 4006, 4101, 4209, 4215, 4217, 4218.
SA	5000.
WA	6000, 6001, 6002.
NT	0800.
TAS	7000.

Unacceptable

2747, 4183.





	Commercial 80	Commercial 75	Commercial 70	Commercial 65	Commercial 60
LVR	<_ 80%	<_ 75%	<_ 70%	<_ 65%	<_ 60%
VARIABLE RATE	8.24%	7.84%	7.44%	7.34%	7.24%
NON-STANDARD SECURITIE	1.5% Case-by-case, contact your BDM before submission				
INTEREST ONLY	0.4%				

Estimated Fees

Fees stated are indicative only and may differ on actual disbursement.

VALUATION FEE	TBA
LENDER LEGAL FEE	TBA
APPLICATION FEE	NIL
LENDER RISK FEE can be capitalized within LVR Limits	Standard Commercial <_ 70% LVR 0.50% <_ 75% LVR 0.75% <_ 80% LVR 1.25%

Acceptable Commercial Securities

Commercial Investment, or Commercial Owner Occupied

	P&I	I/O	Acceptable Securities
MAX LVR vs. PROPERTY TYPE	80%	75%	Strata Offices & Showrooms (minimum area 30m2), Retail outlets (e.g. shops, restaurants), Industrial Units/Factories (minimum area 30m2), Industrial Warehouses, Mixed Residential & Commercial Use, Residential Properties (> 4 or more on one title), Co-Living Properties (each room must contain a kitchenette and bathroom), Industrial Workshops, Medical/Dental Suites, Childcare Centres, Serviced Apartments, Boarding Houses, Student Accommodation, Strata Retirement Units, Function Halls, Lifestyle Farms.

Max Loan Size vs LVR

see Postcode Guide for details on classification

	INNER CITY	METRO / NON-METRO	
0 – 65%			\$3,000,000
65.01 %– 70%	\$3,500,000	\$3,500,000	-
70.01%– 80%			

Regional & Unclassified Max 65%

Commercial Refinance Specifications

BORROWERS	Borrowers can be Individuals, Company, Unit Trusts or Discretionary Family Trusts.
ACCEPTABLE PURPOSE	Available for Refinance of commercial properties.
NOTES	• 360 Months Loan Term. • Minimum loan size \$150,000 • Maximum loan size \$3,000,000 • Maximum borrower exposure \$7,500,000 • Fixed Rates Unavailable • All Commercial property valuations are GST exclusive for the purpose of calculating the LVR ratio.
INTEREST ONLY	Interest Only available up to 60 months, rate loading applies. Max 75% LVR. No Cash Out.
EARLY TERMINATION	Repayment within the first 36 months will result in a 1.00% Early Termination Fee.
EASY REFI QUALIFIERS	• Refinance rate must be lower than current rate. • New P&I repayments must be lower than current P&I repayments • 12 months good conduct shown in loan statements • Clear Credit History • 650 Minimum Credit Score



HomePlus Domestic Full Doc										
VARIABLE RATE P.A.(COMPARISON RATE P.A.)	Domestic Full Doc					Domestic Full Doc Near Prime				
	Prime					Near Prime				
LVR	Owner Occupied		Investment		RISK FEE /LMI	Owner Occupied		Investment		RISK FEE /LMI
	P&I	IO	P&I	IO		P&I	IO	P&I	IO	
≤70%	6.49% - (6.52%#)	6.69% - (6.61%#)	6.74% - (6.77%#)	6.94% - (6.86%#)	0%	7.23% - (7.26%#)	7.83% - (7.54%#)	7.58% - (7.61%#)	7.88% - (7.75%#)	0%
≤80%	6.59% - (6.62%#)	-	7.04% - (7.07%#)	7.24% - (7.16%#)		7.73% - (7.88%#)	-	7.98% - (8.13%#)	8.28% - (8.27%#)	1%
POSSIBLE ADD ON(S)	Loans > \$2.5m + 0.5% p.a. and 0.5% Risk Fee Loans > \$3.5m + 1% p.a. and 1.25% Risk Fee					Loans> \$2m + 0.5% p.a.				
Jumbo Loans	Loans> \$15m, from 7.74% p.a. and 1.25% Risk Fee Speak to your BDM for more information					-				

* The comparison rate is based on a secured loan of \$150,000 and a term of 25 years.

Full Doc Prime						Full Doc Near Prime		
PRODUCT NAME	Prime					Near Prime		
Location/LVR(≤)	65%	70%	80%	90%	95%	65%	70%	80%
Category1 Postcodes	\$15m	\$3.5m	\$3m	\$1m	\$750k	\$2.5m	\$2.5m	\$2m
Category2 Postcodes	\$1.25m	\$1m	\$750k	\$500k	\$500k	\$1.5m	\$1.25m	\$1m
Category3 Postcodes	N/A					\$750k	\$500k	N/A
High Density Apartment Unit	HD Unit with 40-50 sqm internal space has a max.LVR of 50%.							
Apartment Unit	Unit with 40-50 sqm internal space has a max.LVR of 60%. HD Unit with 40-50 sqm internal space has a max.LVR of 50%.							

CONDITIONAL OFFER	Valuation and administration fee	At Cost
SETTLEMENT	Lenders legal fees	\$300 at cost, plus disbursements
	Settlement fee	\$330
OTHER FEES	Account fee	\$0
	100%Offset Facility optional)	\$15/month
	Split loan account fees if applicable]	\$0 With Offset: \$15/month per split loan (up to 5 splits)
DISCHARGE	Discharge fees	\$550,plus lenders legal fees at cost



Variable rate p.a. (Comparison rate p.a.)	Alt Doc Prime					Variable rate p.a. (Comparis on rate p.a.)	Alt Doc Near Prime				
	Owner Occupied		Investment		Risk Fee^		Owner Occupied		Investment		Risk Fee^
	P&I	IO	P&I	IO			P&I	IO	P&I	IO	
≤70%	6.84% - (6.92%#)	6.99% - (6.99%#)	7.04% - (7.12%#)	7.14% - (7.17%#)	0%	≤65%	7.59% (7.67%#)	7.99% (7.86%#)	7.84% (7.92%#)	7.99% (7.99%#)	0%
						≤70%	7.59% (7.73%#)	7.99% (7.92%#)	7.84% (7.98%#)	7.99% (8.05%#)	0.5%
≤80%	7.09% - (7.17%#)	-	7.19% - (7.27%#)	7.29% - (7.32%#)		≤75%	8.24% (8.44%#)	-	8.49% (8.70%#)	8.79% (8.84%#)	1%
Loading(s)	Loans > \$2.5m + 0.5% p.a. and 0.5% Risk Fee Loans > \$3.5m + 1% p.a. and 1.25% Risk Fee					≤80%	8.24% (8.73%#)	-	8.49% (8.73%#)	8.79% (8.87%#)	1.25%
Jumbo Loans	Loans up to \$15m, POA, please speak with your BDM.					Possible Loading(s)	Loans > \$2m + 0.5% p.a.				

Alt Doc Prime					Alt Doc Near Prime		
Location/LVR(≤)	60%	65%	70%	80%	65%	70%	80%
Category 1 Postcodes	\$15m	\$3.5m	\$3.5m	\$3m	\$2.5m	\$2.5m	\$2m
Category 2 Postcodes	\$1.25m	\$750k	\$750k	\$500k	\$1.5m	\$1m	NA
Category 3 Postcodes	N/A				\$750k	\$500k	NA
High Density Apartment Unit	HD Unit with 40-50 sqm internal space has a max.LVR of 50%.						
Apartment Unit	Unit with 40-50 sqm internal space has a max.LVR of 60%. HD Unit with 40-50 sqm internal space has a max.LVR of 50%.						

Alt Doc Prime		Alt Doc Near Prime
ABN & GST	Active ABN for at least 2 years, and GST registration for at least 12 months if Turnover > \$75,000	Active ABN for at least 1 year, and GST registration for at least 1 day (if Turnover > \$75,000)
Documentation Checklist	*Application Form *Low doc Servicing Calculator *Equifax check for all applicants *Broker Certified 100 points ID *Proof of address if not confirmed by Driver Licence *Borrower income declaration + ONE of the following: *6 months lodged BAS *3 months Business Bank Statements *Accountant Declaration	
Maximum Single Borrower Exposure	\$15,000,000	
Cash Out	Unlimited	Unlimited
Credit History	Default paid up to \$500 may be considered Arrears less than 1 month in last 6 months accepted	Unlimited defaults up to \$1,000 accepted (Paid or Unpaid); Unlimited paid defaults > \$1,000, registered > 24 months accepted Max 1 month arrears in last 6 months accepted
Repayment Methods	Direct Debit BPAY Pay anyone	
Offset Facility	100% offset facility available	
Redraw Facility	Maximum online daily redraw limit is \$5000 Unlimited manual redraw (\$50 per manual redraw)	
Split Loan	Up to 5 loan splits	
Repayment Options	Principle and Interest Interest only up to 5 years followed by Principle and Interest	

FEES AND CHARGES

Conditional Offer	Valuation and administration fee	At Cost*	Other fees	100% Offset Facility [optional]	\$15/month
	Application fee	\$660			
Settlement	Lenders legal fees	\$300 at cost, plus disbursements	Discharge	Settlement fee	\$550, plus lenders legal fees at cost
	Settlement fee	\$330			

* Valuation Fee: Other areas may be a higher fee. Fee will increase by quotation if property value is \$1,000,000 or higher.



HomePlus Expat					
VARIABLE RATE P.A.(COMPARISON RATE P.A.)	Expat		Investment		Risk Fee
LVR	Owner Occupied		Investment		RISK FEE
	P&I	CPR	P&I	CPR	
≤70%	6.99% (7.50%#)	7.19% (7.59%#)	7.29% (7.79%#)	7.49% (7.88%#)	Loans ≤\$1.5m: 0.25% ; ≤\$2.5m: 0.75% ; OR ≤\$3.5m: 1%
≤75%	7.19% (7.72%#)	-	7.49% (8.02%#)	7.69% (8.11%#)	Loans ≤\$1.5m: 0.50% ; ≤\$3.5m: 1%
≤80%	7.29% (7.82%#)	-	7.59% (8.12%#)	7.79% (8.21%#)	Loans ≤\$1.5m: 0.50% ; ≤\$3m: 1%
LOADING(S)	Loans >\$2.5m + 0.5% p.a.				
Jumbo Loans	Loans up to \$15m, POA, please speak with your BDM				

Expat			
Location/LVR(≤)	60%	70%	80%
Category 1 Postcodes	\$2.5m	\$2.5m	\$2m
Category 2 Postcodes	\$1.25m	\$1m	\$750k
High Density Apartment Unit	HD Unit with 40-50 sqm internal space has a max.LVR of 50%.		
Apartment Unit	Unit dwelling size must be greater than 40sqm, excluding balcony & car parking. Unit with 40-50 sqm internal space has a max.LVR of 60%. HD Unit with 40-50 sqm internal space has a max.LVR of 50%.		

Expat			
Min Loan Amount	\$50,000	Max Loan Amount	\$15m
Max LVR	Up to 80%	Cash Out	Unlimited
Acceptable Securities (Refer to Acceptable Security Location Postcodes List)	Category 1 and Category 2 Postcodes	Credit History	Default paid up to \$500 may be considered
Offset Facility	100% offset facility included for variable rate loans		
Redraw Facility	Maximum online daily redraw limit is \$5000 Unlimited manual redraw (\$50 per manual redraw)		
Repayment Options	Principal and Interest Interest only up to 5 years followed by Principal and Interest		

INCOME DOCUMENTATION

PAYG

- 2 consecutive payslips; AND
 - 3 month bank statement showing salary paid by employer
- Note: where serviceability is reliant on additional income from employment such as overtime, allowances, bonuses, the most recent PAYG summary/Single Touch Payroll [STP] summary must be provided.

Self-employed

- The last 2 years Financial Statements, including business/trust and personal Income Tax Returns; AND
- Latest 2 years ATO Notice of Assessments
- Australia, China and Hong Kong income accepted

FEES AND CHARGES

CONDITIONAL OFFER	Valuation and administration fee	At Cost	OTHER FEES	Account fee	\$499 p.a. (100% Offset Facility included)
	Application fee	\$660			
SETTLEMENT	Lenders legal fees	\$300 at cost, plus disbursements	DISCHARGE	Settlement fee	\$950, plus lenders legal fees at cost
	Settlement fee	\$0			



HomePlus Non-Resident			
VARIABLE RATE P.A (COMPARISON RATE P.A.)	NON-RESIDENT		
LVR	Employee (PAYG) & Self-Employed		Risk Fee
	P&I	IO	
≤70%	7.33% (7.86%#)	7.63% (8.00%#)	Loans ≤\$1.5m: 0.5% ; OR >\$1.5m: 1%
≤75%	7.33% (7.92%#)	7.63% (8.06%#)	1%
≤80%	7.33% (8.01%#)	7.63% (8.15%#)	1.75%
POSSIBLE LOADING(S)	LOANS >\$1.5M (MAXLVR 70%) +0.4%		
JUMBO LOANS	Loans up to \$15m, POA, please speak with your BDM.		

The comparison rate is based on a secured loan of \$150,000 and a term of 25 years.

Non-Resident				
PRODUCT NAME	EVERGREEN			
LOCATION/LVR(≤)	60%	65%	70%	80%
SYDNEY AND MELBOURNE METROPOLITAN	\$2,500,000	\$2,500,000	\$1,500,000	\$1,000,000
BRISBANE AND GOLD COAST METROPOLITAN	\$1,500,000	\$1,500,000	\$1,500,000	\$1,000,000
OTHER METRO CITIES	\$1,500,000	\$1,500,000	\$900,000	\$750,000
CATEGORY 2 LOCATIONS	\$1,500,000	—	—	—
HIGH DENSITY APARTMENT UNIT	Max.75%LVR			
APARTMENT UNIT	Unit with 40-45 sqm internal space has a max.LVR of 60%. Unit with 45-50 sqm internal space has a max.LVR of 65%. HD Unit >50 sqm internal space has a max.LVR of 75%.			

HOMEPLUS EVERGREEN EASY REFINANCE

Dollar to dollar refinance only may include a small increase of up to \$10,000 to cover costs)The new rate and monthly repayment must be lower than existing rate and repayment Loan term to be equal or less than the remaining facility term of loan being refinanced Clean credit history in both Australia and offshore

Documents required:

- The most recent 12 months mortgage refinance statements showing clear conduct
- 3months existing loan / Credit Card statements if repayment history is not shown on Australian Comprehensive Credit Report
- Clear offshore credit report which is free of any arrears or late payments
- A filled and signed RFMM Easy Refinance Declaration Form

FEES AND CHARGES

CONDITIONAL OFFER	Application fee	\$660
	Valuation and administration fee	\$330 at cost,plus disbursements
SETTLEMENT	Lenders legal fees	\$330 at cost,plus disbursements
	Settlement fee	\$0
OTHER FEES	Account fee	\$499 p.a. (100%Offset Facility included)
DISCHARGE	Discharge fees	\$950,plus lenders legal fees at cost



HomePlus - Construction				
VARIABLE RATE P.A.(COMPARISON RATE P.A.)	Construction - Full Doc/ Alt Doc / Expat		Domestic Full Doc Near Prime	
	Easy Builder®- Full Doc/ Alt Doc/ Expat		Easy Builder ®- Non Resident	
LVR	Interest Only During Construction		Interest Only During Construction	Risk Fee
	Owner Occupied / Investment			
≤65%	7.99%		7.99%	1.25%
	-		-	
	(6.87%#)		(8.02%#)	
≤70%	8.19		8.19%	
	-		-	
	(6.89%#)		(8.04%#)	
≤75%	8.19%			
	-		-	
	(6.99%#)			
≤80%	8.39%			
	-		-	
	(7.01%#)			
Loading(s)	Loans> \$2m+ 0.25% p.a.		-	
Jumbo Loans	Loans up to \$15m, POA, please speak with your BDM.			

After Construction (P&I or IO) Revert to Brighten Empower Prime, Brighten Boss® Prime, Brighten Elevate or Brighten Evergreen variable rate. Currently starts from **6.24%p.a.** depends on loan purpose, LVR, and repayment methods.

After Construction(P&I or IO):

Revert to Full Doc, Alt Doc or Expat variable rate. Currently starts from 5.74% p.a. depends on loan purpose, LVR, and repayment methods

CONSTRUCTION									
PRODUCT NAME	Easy Builder®- Full Doc / Alt Doc			Easy Builder®- Expat			Easy Builder®- Non-Resident		
Location/LVR(≤)	60%	70%	80%	60%	70%	80%	60%	75%	70%
Max Loan Size	\$3.5m	\$3.5m	\$2m	\$2.5m	\$2.5m	\$2m	—	—	—
Additional LVR and Postcode restrictions	Refer to revert product Loan Size & LVR guide						—		
Sydney & Melbourne metropolitan	—	—	—	—	—	—	\$2.5m	\$1.5m	\$1m
Brisbane and Gold Coast metropolitan	—	—	—	—	—	—	\$1.5m	\$1.5m	\$1m
Other metro cities	—	—	—	—	—	—	\$1.5m	\$900k	

FEES AND CHARGES		Easy Builder Full Doc	Easy Builder Alt Doc	Easy Builder Expats	Easy Builder Non Resident
Conditional Offer	Application fee	\$660	\$660	\$660	\$660
	Valuation and administration fee	At cost	At cost	At cost	At cost
Settlement	Lenders legal fees	\$300 at cost, plus disbursements	\$300 at cost, plus disbursements	\$300 at cost, plus disbursements	\$300 at cost, plus disbursements
	Settlement fee	\$330	\$330	\$330	\$0
Other fees	Account fee	\$0 during construction After construction, optional Offset Facility: \$15/month	\$0 during construction After construction, optional Offset Facility: \$15/month	\$499 p.a.	\$499 p.a.
	Construction inspection fee	\$300 or at cost (per progress payment)			
Discharge	Discharge fees	\$950, plus lenders legal fees at cost			



HomePlus Non-Resident				
VARIABLE RATE P.A. (COMPARISON RATE P.A.)	Non-Resident- Platinum			
LVR	Employee (PAYG)&Self-Employed			Risk Fee
	P&I	IO		
≤70%	7.98% (8.47%#)	8.28% (8.61%#)		0%
≤75%	8.28% (8.76%#)	8.58% (8.91%#)		0%
≤80%	8.58% (9.06%#)	8.88% (9.20%#)		0%
POSSIBLE LOADING(S)				
LOANS > \$1.5M (MAXLVR 70%)				
+0.4%				
Jumbo Loans	Loans > \$2.5m and up to \$10m, from 8.99% p.a.			

- *The comparison rate is based on a secured loan of \$150,000 and a term of 25 years.

Non-Resident					
PRODUCT	NAME	Evergreen			
Location/LVR(≤)		60%	65%	70%	80%
SYDNEY AND MELBOURNE METROPOLITAN		\$2,500,000	\$2,500,000	\$1,500,000	\$1,000,000
Brisbane AND Gold Coast METROPOLITAN		\$1,500,000	\$1,500,000	\$1,500,000	\$1,000,000
OTHER METRO CITIES		\$1,500,000	\$1,500,000	\$900,000	\$750,000
CATEGORY 2 LOCATIONS		\$1,500,000	—	—	—
HIGH DENSITY APARTMENT UNIT		Max.75%LVR			
APARTMENT UNIT		Unit with 40-45sqm internal space has a max.LVR of 60%. Unit with 45-50sqm internal space has a max.LVR of 65%. HD Unit >50sqm internal space has a max.LVR of 75%.			

HOMEPLUS EVERGREEN EASY REFINANCE

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- Clear offshore credit report which is free of any arrears or late payments
- A filled and signed RFMM Easy Refinance Declaration Form

FEES AND CHARGES

CONDITIONAL OFFER	Application fee	\$660
	Valuation and administration fee	\$330 at cost, plus disbursements
SETTLEMENT	Lenders legal fees	\$330 at cost, plus disbursements
	Settlement fee	\$0
OTHER FEES	Account fee	\$499 p.a. (100%Offset Facility included)
DISCHARGE	Discharge fees	\$950,plus lenders legal fees at cost

Type	Visa Number
Permanent Resident	Mortgage Insured 100,111,116,119,120,121,124,132,134,139,143,151,155,157,175,176,184,186,187,189,190,200,201,202,203,204, 801,814,836,856,858,866,882,885,886,887,888,890,891,892,893
	Non-mortgage Insured 103,114,115,804,835,838,864
Temporary Resident	Mortgage Insured 444
	Non-mortgage Insured 160,161,162,163,164,165,173,188,309,401,403,405,416,420 , 423, 428, 457, 461,475, 482 (Medium Term & Labour Agreement Stream Only), 485,487,489,491,494,820,884



HomePlus Vacant		
VARIABLE RATE P.A.(COMPARISON RATE P.A.)	Vacant Land	
	Land - Full Doc, Alt Doc, Expat, Non-Resident	
LVR	Owner Occupied or Investment	Risk Fee
≤65%	8.49%	1.25%
	- (8.73%#)	
≤75%	8.69%	1.25%
	- (8.93%#)	
Jumbo Loans		Loans up to \$15m, POA, please speak with your BDM.

CONSTRUCTION	VACANT LAND (RESIDENT)		Vacant Land (Non-Resident)		
PRODUCT NAME	Land - Full Doc, Alt Doc, Expat		Land - Non - Resident		
Location/LVR(≤)	65%	75%	60%	70%	75%
Category 1 Postcodes	\$2m	\$2m	—	—	—
Category 2 Postcodes	\$1.25m	\$1m	—	—	—
Sydney & Melbourne metropolitan	—	—	\$2m	\$1.5m	\$1m
Brisbane and Gold Coast metropolitan	—	—	\$1.5m	\$1.5m	\$1m
Other metro cities	—	—	\$2.5m	\$900k	—

FEES AND CHARGES

CONDITIONAL
OFFER

Valuation and administration fee At cost

Application fee \$660

SETTLEMENT

Lenders legal fees \$300 at cost, plus disbursements

Settlement fee \$330

DISCHARGE

Discharge fees \$950, plus lenders legal fees at cost



Location	Metro (Category 1)	Non-Metro(Category 2)	Regional (Category 3)
NSW	2000-2234,2250-2265,2267,2278,2280-2308,2315-2323,2327,2340,2444,2450,2451,2452,2477-2489,2500-2534,2555-2579,2640,2641,2650,2651,2735,2745-2774,2776-2785,2795,2830	2324-2326,2330,2333-2335,2350,2428-2430,2443,2445,2446,2456,2460,2464,2490,2535,2538-2541,2580,2680,2731,2738,2739,2800	2360,2380,2400,2427,2431,2440,2447,2448,2454,2455,2463,2466,2470,2536,2537,2546,2548-2551,2582,2583,2594,2642,2643,2647,2710,2720,2790,2794,2850,2870,2880
VIC	3000-3207,3211-3216,3218-3228,3232-3234,3335-3341,3429,3437,3690,3750-3757,3759,3761,3765-3767,3770,3775,3777,3781-3796,3802-3810,3812,3910-3920,3926-3944,3975-3978	3217,3230,3280,3350,3355-3358,3438,3460,3461,3500,3501,3550-3556,3564,3630,3631,3691,3840,3842,3844	3231,3249,3250,3300,3305,3331,3352,3363,3364,3377,3400,3427,3431,3434,3440,3442,3444,3450,3451,3465,3585,3616,3620,3629,3636,3647,3660,3672,3677,3730,3758,3764,3814-3816,3818,3820,3823-3825,3850,3875,3880,3909,3922,3980,3981,3995,3996
QLD	4000-4022,4030-4179,4205-4221,4223-4229,4280,4300-4306,4350,4500-4512,4514,4516-4521,4550-4567,4572,4573,4575,4700,4701,4711,4750,4751,4810-4815,4817,4818,4865,4868-4870,4878,4879	4270-4272,4352,4370,4568,4570,4571,4574,4655,4670,4680,4703,4710,4720,4740,4753,4802,4819,4877,4881,4883	4285,4343,4405,4610,4650,4737,4800,4805,4807,4808,4816,4820,4821,4823,4825,4850,4860,4880
ACT	2600-2621,2900-2914		26,282,630
SA	5000-5174,5231-5234,5240-5251	5211-5214,5290,5355,5600,5608,5609,5719	5201-5204,5252,5253,5255,5280,5291,5333,5341,5343,5345,5351-5354,5453,5501,5540,5554,5556,5558,5606,5607,5700
WA	6000-6214,6229-6233,6280-6282,6284,6285,6330,6530,6721,6722	6290,6450,6725,6726	6225,6333,6401,6430,6432,6713,6714
NT	0800,0810-0820,0828-0832	—	—
TAS	7000-7019,7021,7050-7055,7170-7172	7248-7250,7258,7277,7290,7300	—

High Density Postcodes

NSW	2000,2001,2002,2003,2004,2005,2007,2017,2018,2020,2077,2113,2114,2121,2127,2141,2142,2144,2145,2150,2155,2160,2170,2200,2220,2250,2750
VIC	3000,3001,3002,3003,3004,3005,3006,3007,3008,3009,3010,3011,3066,3122,3123,3128,3141,3145,3169
QLD	4000,4001,4002,4003,4004,4006,4101,4209,4215,4217,4218,4870,4879
SA/WA/ACT/NT/TAS	5000,5001,5002,5003,5004,5005,6000,6001,6002,6003,6004,0800,7000,7001,7002,7003

LITE DOC OWNER OCCUPIED

Variable≤\$1M	Rate	Comparison rate	Variable≤\$2M	Rate	Comparison rate
≤70%LVR	6.54%	6.97%	≤70%LVR	6.74%	6.77%
≤80%LVR	6.59%	7.02%	≤80%LVR	6.79%	6.82%

INVESTMENT

Variable≤\$1M	Rate	Comparison rate	Variable≤\$2M	Rate	Comparison rate
≤70%LVR	6.84%	7.27%	≤70%LVR	7.04%	7.07%
≤80%LVR	6.89%	7.32%	≤80%LVR	7.09%	7.12%

LOADING

Interest only	Offset	Company /Trust	Living area<45m²	Living area<50m²
0.20%	Waived	0.20%	Max 70%LVR+0.50%	Max 80%LVR+0.50%

THE CASH OUT PURPOSE

<\$100K	>\$100K	>\$500K
No evidence required	1month's bank statement	Supporting evidence required

ESTIMATED FEES

Application fee	\$495	Legal fee	At cost
Facility admin fee	\$440	Settlement fee	\$150
Valuation fee	\$396<\$1M, \$594>\$1M, valuer quote >\$2M	Annual facility fee	\$395
		Discharge fee	\$795

SECURITY SIZE REQUIREMENTS

Security living area<45m²(70%MaxLVR)	Security living area<50m²(80%Max LVR)
--------------------------------------	---------------------------------------

RISK FEE

No claw back -1.00%

- 2 payslips without salary credit bank statement
- 2 yrs Financials + ITR only, no NOA or ATO Portal
- Cash out available
- 100% Offset without loading
- INTEREST ONLY available for owner occupied
- Unlimited number of debts consolidated
- No claw back option

ALT DOC-ACCOUNT DECLARATION

OWNER OCCUPIED

Variable≤\$1M	Rate	Comparison rate	Variable≤\$2M	Rate	Comparison rate
≤70%LVR	6.59%	6.82%	≤70%LVR	6.79%	7.02%
≤80%LVR	6.79%	7.02%	≤80%LVR	6.99%	7.22%

ALT DOC-ACCOUNT DECLARATION

INVESTMENT

Variable≤\$1M	Rate	Comparison rate	Variable≤\$2M	Rate	Comparison rate
≤70%LVR	6.89%	7.12%	≤70%LVR	7.09%	7.32%
≤80%LVR	6.99%	7.22%	≤80%LVR	7.29%	7.52%

LOADING

Interest only	Offset	Company /Trust	Specialist Living area<45m2	Specialist Living area<50m 2
0.20%	Waived	0.20%	Max 70%LVR+0.50%	Max 80%LVR+0.50%

ESTIMATED FEES

Application fee	\$495	Legal fee	At cost
Facility admin fee	\$440	Settlement fee	\$150
Valuation fee	\$396<\$1M, \$594>\$1M, valuer quote>\$2M	Annual facility fee	\$395
		Discharge fee	\$795+3rd party cost

SECURITY SIZE REQUIREMENTS

Security living area<45m ² (70%Max LVR)	Security living area < 50m ² (80%Max LVR)
--	--

LOAN SIZE&LVR BY LOCATION

Location	Inner City & Metro(Cat 1)	Cat 2	Cat 3&Cat 4
Loan size	\$2M to 80%	\$1.2M to 80% \$1.5M to 60%	\$500K to 70% \$400K to 80%

RISK FEE

No claw back -1.00%

- Unlimited cash out with stated purpose only/mo evidence required <\$500K
- No minimum time with accountant
- 100% offset available without loading
- Accountant Letter &Self Decaration only
- Accountant prepared BAS, no ATO portal required
- Interest Only available (OO & Investment) - up to \$1M, 65% LVR
- No claw back option

SMSF RESIDENTIAL			SMSF COMMERCIAL		
Variable≤\$3M	Rate	Comparison rate	Variable≤\$4M	Rate	Comparison rate
≤60%LVR	6.59%	6.84%	≤60%LVR	7.34%	7.59%
≤70%LVR	6.64%	6.89%	≤70%LVR	7.44%	7.68%
≤80%LVR	6.99%	7.24%	≤80%LVR	7.69%	7.93%
LVR≤\$1M only					
≤85%LVR	7.49%	7.73%			
≤90%LVR	7.69%	7.93%			

LOADING			
Interest only	Benefit to client	Living area<45m 2	Living area<50m2
0.20%	0.20%	Max 70%LVR+0.50%	Max 80%LVR+0.50%

ESTIMATED FEES			
Application fee	\$495	Legal fee	At cost
Facility admin fee	\$440	Settlement fee	\$250
Valuation fee	\$396<\$1M, \$594>\$1M, valuer quote >\$2M	Annual facility fee	\$395
		Discharge fee	\$795+3rd party cost

SECURITY SIZE REQUIREMENTS	
Security living area<45m ² (70%Max LVR)	Security living area<50m ² (80%Max LVR)

- Loan Amount to \$4M
- Express Rental cover only(no loading)
- Contributions,up to \$30K max for both PAYG and Self-Employed(Higher amounts accepted by exception)
- 100% Offset account
- Benefit to client available
- No liquidity

EXPAT LITE OWNER OCCUPIED				
Variable≤\$2m		Rate		Comparison rate
≤65%LVR		6.69%		6.92%
≤70%LVR		6.79%		7.02%
≤75%LVR		6.99%		7.22%
≤80%LVR		7.09%		7.32%
EXPATLITE INVESTMENT				
Variable≤\$2m		Rate		Comparison rate
≤65%LVR		6.99%		7.22%
≤70%LVR		7.09%		7.32%
≤75%LVR		7.29%		7.52%
≤80%LVR		7.39%		7.62%
LOADING				
Interest only	Offset		Company /Trust	Specialist
0.20%	Waived		0.20%	+0.50%
	Living in Australia	Living overseas	Income in Australia	Income overseas
Australian citizens	Yes	No	Yes	Yes
Permanent residents	Yes	No	Yes	Yes
Temporary residents	Yes	No	Yes	Yes
ESTIMATED FEES				
Application fee	\$495	Legal fee		At cost
Facility admin fee	\$440	Settlement fee		\$150
Valuation fee	\$396<\$1M, \$594>\$1M, valuer quote>\$2M	Annual facility fee		\$395
		Discharge fee		\$795
LOAN SIZE&LVR				
Maximum loan		Maximum LVR		
\$2M		80%		
KEY INFORMATION-EXPAT LITE				
Loan purpose	Purchase,refinance			
Location Category	Refer to the postcode matrix			
Maxloan size	Up to 80%,up to \$2,000,000			
Credit report	No overseas credit report,Australian report only			
Acceptable income	PAYG,Self-Employed &AUD Rental income			
PAYG requirements	2 most recent payslips and bank statement showing salary credit			
SE requirements	2 years financials (Overseas &Local)servicing over recent years income			
Exchange rate	Conversion of foreign to AUD as at the time of assessment			
Loan requirement	All foreign language documents must be translated by a NAATI approved translator			
Cash out	Unlimited cash-out with stated purpose only,no evidence required if<\$500K.Cash out >\$100K required 1 month bank statements showing salary credit OR 1 month personal bank statement			
	for	Self-Employed		

- Citizens &PR living and working overseas
- PAYG &Self-employed acceptable
- No overseas credit report, Australian report only
- Cash out available
- 90% of Net income

VACANT LAND LITE			VACANT LAND ALT DOC		
Variable ≤ \$1.5M	Rate	Comparison rate	Variable ≤ \$1.5M	Rate	Comparison rate
≤ 70% LVR	7.49%	7.72%	≤ 65% LVR	7.69%	7.91%
			≤ 70% LVR	7.79%	8.01%

LOADING		
Interest only	Offset	Investment
0.20%	Waived	0.20%

ESTIMATED FEES			
Application fee	\$990	Legal fee	At cost
Facility admin fee	\$440	Settlement fee	\$150
Valuation fee	\$396 < \$1M, \$594 > \$1M, valuer quote > \$2M	Annual facility fee	\$395
		Discharge fee	\$795 + 3rd party cost

SECURITY SIZE REQUIREMENTS
Maximum Land Size ≤ 10 hectares / 24.7 acres (vacant or improved)

RISK FEE
Lite & Alt Doc (OO & Investment) 1.25%

- Owner occupied & Investment accepted
- Metro & regional postcodes accepted
- With or without offset available
- Alt Doc option via Accountant's Declaration
- Land size up to 10 Hectares at 70% LVR
- Resident without DA approval only

Residential Interest Rates

LVR	Prime				HomeMega More			LVR	Near Prime				Near Prime Plus		Specialist	
	≤\$2.5m		\$2.5m-\$5m		\$5m-\$15m				≤\$2m		\$2m-\$3m		≤\$2m		≤\$2m	
	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc			Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc
≤ 65%	6.74%	6.89%	7.54%	7.89%	7.94%	8.29%	(\$15m)	≤ 65%	7.34%	7.39%	7.94%	8.09%	8.34%	8.79%	9.64%	10.09%
≤ 70%	6.74%	6.99%	7.84%	8.39%	8.24%	8.79%	(\$10m)	≤ 70%	7.44%	7.49%	8.04%	8.19%	8.44%	8.89%	9.84%	10.29%
≤ 75%	6.89%	7.09%	7.94%	8.49%	8.34%	8.89%	(\$7.5m)	≤ 75%	7.64%	7.79%	8.44%	8.69%	8.74%	9.09%	10.04%	10.39%
≤ 80%	6.89%	7.19%						≤ 80%	7.84%	7.99%			8.94%	9.19%	10.14%	10.49%
≤ 85%	7.34%	7.89%						≤ 85%	8.84%	8.99%			9.34%	9.69%		
≤ 90%	7.44%															

Rates displayed are Owner Occupied Principal & Interest

Residential Product Guide

		Prime	Near Prime	Near Prime Plus	Specialist	Loan Features	
Max LVR	Residential	90% Full Doc 85% Alt Doc	85%		80%	48-hour SLA to conditional - Loan Term: 5 to 40 years² - Loan Size: \$100,000 to \$15m - Owner Occupied or Investor - Full Doc or Alt Doc - Individual, Company or Trust - All income types accepted - Genuine savings not required - No credit score, CCR or DTI - Cash out for any purpose - Common debt reducer - Up to 6 borrowers - Up to 4 loan splits - Up to 4 offset accounts per loan (1 per split)	
Verification Documents	PAYG	Last 2 payslips					
	Self-Employed Full Doc	1 Year Company / Trust Tax Return(s) AND 1 Year Personal Tax Return AND corresponding Personal Notice of Assessment (NOA), none older than 21 months - Simplified Self-Employed (company directors only): 3-months payslips AND last financial year ATO income statement					
	Self-Employed Alt Doc	Declaration of Financial Position AND 1 of Accountant Letter, OR last 2 BAS, OR 6 months business bank statements					
	ABN & GST	ABN > 24 months GST > 12 months	ABN > 12 months GST > 6 months	ABN > 6 months GST > 6 months			
Credit Impairments	Up to \$3,000	Paid defaults up to \$500 (on aggregate) considered	Unlimited (paid or unpaid)			Risk Fee Reducer For Risk Fees up to 1.00%, the Risk Fee can be reduced for Residential Loans up to 80% LVR in exchange for a higher ongoing interest rate.* For the new rate, apply 50% of the Risk Fee to the base interest rate.	
	Over \$3,000	-	Unlimited when listed > 12 months (paid). Unlimited when listed > 24 months (paid or unpaid).	Unlimited when listed > 12 months	1 credit event listed < 12 months. Unlimited when listed > 12 months.		
Arrears ¹	Mortgage	-	Up to 1 month within the last 6 months	Up to 2 months within the last 6 months	Unlimited within the last 6 months		Risk Fee 0.50% 1.00%
	Other Arrears	-	Up to 3 months within the last 3 months	Up to 6 months within the last 6 months	Unlimited within the last 6 months		
Bankruptcy Cash Out Debt Consolidation		-	Discharged from bankruptcy > 1 day				
		Up to maximum LVR	Up to \$100,000				
		Up to maximum LVR					

Residential Risk Fees

LVR	Prime				HomeMega More	LVR	Near Prime		Near Prime Plus	Specialist
	≤\$2.5m		\$2.5-3m	3m-\$5m	\$5m-\$15m		≤\$2m	\$2m-\$3m	≤\$2m	≤\$2m
	Full Doc	Alt Doc	Full Doc		Full Doc		Full & Alt Doc	Full & Alt Doc	Full & Alt Doc	Full & Alt Doc
			&Alt Doc		&Alt Doc					
≤ 75%	-	-	-	1.00%	1.00%	≤ 75%	0.50%	1.25%	1.00%	1.50%
≤ 80%	-	-				≤ 80%	0.50%		1.00%	1.50%
≤ 85%	1.00%	1.00%				≤ 85%	1.50%		2.00%	
≤ 90%	2.00%									

Residential Maximum Loan Amounts

LVR	Prime		Near Prime		Near Prime Plus		Specialist	
	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc
≤ 65%	\$15m	\$15m	\$3m	\$3m	\$2m	\$2m	\$2m	\$1.5m
≤ 70%	\$10m	\$10m	\$3m	\$3m	\$2m	\$2m	\$2m	\$1.5m
≤ 75%	\$7.5m	\$7.5m	\$3m	\$3m	\$1.5m	\$1.5m	\$1.5m	\$1m
≤ 80%	\$2m	\$2m	\$1.75m	\$1.75m	\$1.25m	\$1.25m	\$1m	\$1m
≤ 85%	\$1.5m	\$1.5m	\$1.25m	\$1.25m	\$1m	\$1m		
≤ 90%	\$1m							

Postcode Categories

	Max Loan Size	Max LVR
Category 1 (Metro)	\$15m (65% LVR)	90%
Category 1 (Non-Metro)	\$15m (65% LVR)	90%
Category 2	\$1.5m	80%
Category 3	\$500k	70%

Rate Loadings

	Amount
Investor (up to \$2.5m)	0.30%
Investor (over \$2.5m)	0.00%
Interest Only (5 years)	0.20%

Vacant Land Interest Rates

LVR	Prime		HomeMega More		
	≤\$1.5m		\$1.5m-\$5m		
	Full Doc	Alt Doc	Full Doc	Alt Doc	
≤ 65%	7.49%	7.70%	7.89%	8.10%	(\$5m)
≤ 70%	7.49%	7.80%	7.89%	8.20%	(\$5m)
≤ 75%	7.59%	7.90%	7.99%	8.30%	(\$3m)

Rates displayed are Owner Occupied Principal & Interest

LVR	Near Prime		Near Prime Plus		Specialist	
	≤\$1.5m		≤\$1.5m		≤\$1.5m	
	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc
≤ 65%	8.09%	8.14%	9.09%	9.54%	10.39%	10.84%
≤ 70%	8.19%	8.24%	9.19%	9.64%	10.59%	11.04%
≤ 75%	8.39%	8.44%	9.49%	9.84%	10.79%	11.14%

Vacant Land Risk Fees

LVR	All Loans
	Full & Alt Doc
≤ 75%	1.25%

Postcode Categories

	Max Loan Size	Max LVR
Category 1	\$5m (70% LVR)	75%
Category 2	\$1.5m	70%
Category 3		

Minimum loan amount: \$100,000

Rate Loadings

	Amount
Interest Only (5 years)	0.20%

Bridging Interest Rates

LVR	Prime	Near Prime
	≤\$5m	≤\$2m
	Full & Alt Doc	Full & Alt Doc
≤ 65%	8.24%	8.74%
≤ 70%	8.34%	8.84%
≤ 75%	8.44%	8.94%
≤ 80%	8.54%	9.04%

Bridging Product Guide

	Bridging Prime	Bridging Near Prime
Eligible Borrower	Australian citizens or Permanent Residents, New Zealand citizens residing in Australia. Individual / Company or Trust (Australia-based).	
Cash Out	Up to max LVR ₁	
Loan Term	6 to 12 months	
Interest Only Term	Up to 12 months (interest capitalised)	
Acceptable Security	Residential securities in Australia (policy restrictions apply)	
Income Documentation	PAYG: Last 2 payslips Self-Employed Full Doc: 1 year tax return AND corresponding personal NOA2 Self-Employed Alt Doc: Declaration of Financial Position AND 1 of Accountant Letter OR last 2 BAS OR 6 months business bank statements	
End of Loan Term	No end debt: Full payout of capitalised bridging loan amount End debt: Residual debt after partial payout (from sale proceeds) of capitalised bridging loan amount.	
Credit Impairments up to \$3,000	Paid defaults up to \$500 (on aggregate) considered	Unlimited (paid or unpaid)
Credit Impairments over \$3,000	-	Unlimited - listed > 12 months (paid) Unlimited - listed > 24 months (paid/unpaid)
Mortgage Arrears ₃	-	Up to 1 month within the last 6 months
Other Arrears ₃	-	Up to 3 months within the last 3 months
Bankruptcy	-	Discharged from bankruptcy > 1 day
Serviceability	No End Debt: No serviceability required. Max peak debt limits must be met (Bridging calc) End Debt: Serviceability assessment on End Debt based on MA Money Home Loan Policy	

Bridging Risk Fees

LVR	All Loans
≤ 80%	Full & Alt Doc
	1.25%

Postcode Categories

	Max Loan Size	Max LVR
Category 1	\$5m	80%
Category 2	\$5m	70%
Category 3	\$2m	70%

Minimum loan amount: \$200,000

Expat Interest Rates

LVR	Prime		Near Prime
	≤\$2.5m	\$2.5m-\$5m	≤\$2m
≤ 65%	6.94%	7.84%	7.74%
≤ 70%	7.04%	8.24%	7.84%
≤ 75%	7.24%	8.34%	7.94%
≤ 80%	7.34%	-	8.04%

Expat Product Guide

	Expat Prime	Expat Near Prime
Eligible Borrowers	- Australian citizens or Australian Permanent Visa holders living and working overseas - Australian citizens or Australian Permanent Resident Visa holders living in Australia and earning income in overseas currency	
Acceptable Countries	Canada, China, Finland, France, Germany, Hong Kong, Italy, Japan, New Zealand, Norway, Qatar ¹ , Saudi Arabia ¹ , Singapore, Spain, Sweden, UK, United Arab Emirates ¹ , USA <i>For countries not included on this list, speak to your BDM</i>	
Borrower Type	Individual, Company or Trust	
Loan Purpose	Purchase, Investment, Refinance or Cash Out	
Cash Out	Up to max LVR2	
Loan Term	5 – 30 years	
Interest Only Term	Maximum 5 years	
Acceptable Security	Residential securities in Australia (policy restrictions apply)	
Income Documentation	PAYG: Last 2 payslips Self-Employed: 1 year tax return AND corresponding personal NOA3	
Credit Impairments up to \$3,000	Paid defaults up to \$500 (on aggregate) considered	Unlimited (paid or unpaid)
Credit Impairments over \$3,000	-	Unlimited - listed > 12 months (paid) Unlimited - listed > 24 months (paid/unpaid)
Mortgage Arrears ⁴	-	Up to 1 month within the last 6 months
Other Arrears ⁴	-	Up to 3 months within the last 3 months

Expat Risk Fees

	Prime Full Doc	Near Prime Full Doc
Residential	1.00%	1.25%
Vacant Land	1.25%	1.25%
(up to 75% LVR)		

Postcode Categories

	Max Loan Size	Max LVR
Category 1 (Metro)	\$5m	80%
Category 1 (Non-Metro)	\$5m	80%
Category 2	\$1.5m	80%
Category 3	\$500k	70%

Minimum loan amount: \$100,000

Rate Loadings

	Amount
Investor (up to \$2.5m)	0.30%
Investor (over \$2.5m)	0.00%
Interest Only (5 years)	0.20%

Non-Resident Interest Rates

LVR	Prime
≤ 65%	7.34%
≤ 70%	7.44%
≤ 75%	7.64%
≤ 80%	7.74%

Non-Resident Product Guide

	Non-Resident Prime
Eligible Borrowers	Any applicant that does not hold Australian Citizenship or Australian Permanent Residency
Acceptable Countries	Australia, Canada, China, France, Germany, Hong Kong, India, Japan, Malaysia, New Zealand, Philippines, Qatar, Saudi Arabia, Singapore, South Africa, South Korea, Switzerland, Taiwan, UK, United Arab Emirates, USA, Vietnam <i>For countries not included on this list, speak to your BDM</i>
Loan Size	From \$100,000 to \$2m
Maximum LVR	80%
Borrower Type	Individual, Company or Trust
Loan Purpose	Purchase, Investment, Refinance or Cash Out
Loan Term	5-30 years
Interest Only Term	Maximum 5 years
Acceptable Security	Residential securities in Australia (policy restrictions apply)
Income Documentation	PAYG: Last 2 payslips. Self-Employed Full Doc: Evidence of company registration AND 2 of either latest business tax return, latest personal tax return or 1 year business financials
Credit Impairments	Aggregate paid defaults up to \$500 considered
Redraw/Offset	Not available

Non-Resident Risk Fees

	Prime
≤ 80%	1.00%

Postcode Categories

	Max Loan Size	Max LVR
Category 1 (Metro)	\$2m	80%
Category 1 (Non-Metro)	\$2m	80%
Category 2	\$1.5m	80%
Category 3	\$500k	70%

Minimum loan amount: \$100,000

Rate Loadings

	Amount
Investor	0.30%
Interest Only (5 years)	0.20%

Residential Loans Fee Summary

	Residential, Vacant Land and Expat Loans								Bridging Loans				Non-Resident Loans		
	Prime		Near Prime		Near Prime Plus		Specialist		Prime		Near Prime		Prime		
	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc	
Application Fee	\$500	\$599	\$899						\$500 \$599		\$899		\$499		
Annual Fee	\$0													\$499	
Offset Account Fee	\$10 per account per month													N/A	
Valuation Fee	Valuation fees are at cost and paid prior to valuation being ordered (via Property Hub). AVM and Desktops available subject to eligibility criteria.														
Legal Fee	From \$400														
Discharge Fee	From \$550														

*Please note that all listed fees exclude GST

Commercial Interest Rates

	Prime					Near Prime			
	≤\$4m			\$4m-\$8m		≤\$4m			
LVR	Full Doc	Alt Doc	Lease	Light	Full Doc	Alt Doc	Full Doc	Alt Doc	Lease
≤ 65%	7.99%	8.64%	8.04%	9.64%	8.49%	9.14%	8.49%	8.74%	8.54%
≤ 70%	8.29%	8.74%	8.44%		8.79%	9.24%	8.69%	8.94%	8.74%
≤ 75%	8.39%	9.04%					8.79%	9.24%	
≤ 80%	8.69%	9.74%					8.99%	10.14%	

Rates displayed include Principal & Interest and Interest Only

Commercial Maximum Loan Amounts

LVR	Prime				Near Prime		
	Full Doc	Alt Doc	Lease	Light	Full Doc	Alt Doc	Lease
≤ 65%	\$8m	\$6m	\$2m	\$2m	\$4m	\$4m	\$2m
≤ 70%	\$7m	\$6m	\$2m		\$4m	\$4m	\$2m
≤ 75%	\$3m	\$3m			\$3m	\$3m	
≤ 80%	\$2.5m	\$2.5m			\$2m	\$2m	

Minimum loan amount: \$100,000
Vacant Land: \$2m max loan amount, 65% LVR, Cat 1 only
Expats: eligible for loans up to \$2m

Commercial Product Guide

			Prime	Near Prime
Max LVR			80%	
Verification Documents	Self-Employed / Company Full Doc		• 1 Year Company / Trust Tax Return(s) AND 1 Year Personal Tax Return AND corresponding Personal Notice of Assessment (NOA), none older than 21 months • Simplified Self-Employed (company directors only): 3-months payslips AND last financial year ATO income statement	
	Self-Employed Alt Doc		Declaration of Financial Position AND 1 of Accountant Letter, OR last 2 BAS, OR 6 months business bank statements.	
	Self-Employed Light Doc		Declaration of Financial Position	
	PAYG Full Doc		Last 2 payslips	
	Lease Doc		Minimum 24 months remaining lease term	Minimum 6 months remaining lease term
Credit Impairments	ABN & GST		ABN > 24 months GST > 12 months	ABN > 12 months GST > 6 months
	Up to \$3,000		Paid defaults up to \$1,000 (on aggregate) considered	Unlimited (paid or unpaid)
	Over \$3,000 > 12 months		-	Unlimited when listed > 12 months (paid) Unlimited when listed > 24 months (paid or unpaid)
Arrears ¹	Mortgage		-	Up to 1 month within the last 6 months
	Other Arrears		-	Up to 3 months within the last 3 months
Bankruptcy			-	Discharged from bankruptcy > 1 day
Cash Out	Up to maximum LVR			
Debt Consolidation	Up to maximum LVR			

Loan Features
• Product Features
• No clawbacks
• Loan Term: 5 to 30 years
• Loan Size: \$100,000 to \$8m
• Property types: Retail shops, offices, light industrial and warehouses
• Interest Only up to 10 years
• Full Doc, Alt Doc, Lease Doc, Light Doc
• Company, Trust or Individual
• Cash out to max LVR
• No annual review or revaluations
• Up to 6 borrowers
• Up to 4 loan splits
• Up to 4 offset accounts per loan (1 per split)

Risk Fees

LVR	Prime					Near Prime			
	≤\$4m				\$4m-\$8m		≤\$4m		
	Full Doc	Alt Doc	Lease	Light	Full Doc	Alt Doc	Full Doc	Alt Doc	Lease
≤ 65%	0.85%	1.00%	0.85%	1.00%	0.85%	1.00%	1.25%	1.25%	1.25%
≤ 70%	0.85%	1.00%	0.85%		0.85%	1.00%	1.25%	1.25%	1.25%
≤ 75%	0.85%	1.00%					1.25%	1.25%	
≤ 80%	0.85%	1.00%					1.25%	1.25%	

Postcode Categories

Postcode Categories	Max Loan Size	Max LVR
Category 1	\$8m (65% LVR)	80%
Category 2	\$3m	70%
Category 3	\$500k	65%

Fee Summary

Fee Type	Amount
Application Fee	\$899
Monthly Fee	\$25
Offset Fee	\$0
Legal Fee	From \$750
Discharge Fee	From \$500
Early Repayment	2% (<3 years)

SMSF Variable Interest Rates

LVR	Residential Prime	Commercial Prime
≤ 65%	7.09%	7.59%
≤ 70%	7.19%	7.69%
≤ 75%	7.29%	7.89%
≤ 80%	7.39%	8.79%

Maximum Loan Amounts

LVR	Residential Prime	Commercial Prime
≤ 65%	\$2.0m	\$2.0m
≤ 70%	\$2.0m	\$2.0m
≤ 75%	\$2.0m	\$2.0m
≤ 80%	\$2.0m	\$2.0m

Minimum loan amount: \$100,000

SMSF Product Guide

	Residential Prime	Commercial Prime
Acceptable Borrower	SMSF Trustee (Corporate or individual trustees accepted). Property held on Property Trust by a Property Trustee. The security trustee to provide a guarantee limited to the security property.	
Members (Guarantors)	Maximum 6 members - PAYG or Self-Employed. Personal guarantee from all members, limited to the loan amount.	
Legal Advice	SMSF Trustee borrowers and guarantors must obtain independent legal advice. Proof required at settlement, except for refinances with prior legal advice	
Loan Purpose	Purchase for investment purpose or refinance of an existing SMSF loan	Purchase for investment or owner-occupied purpose or refinance of an existing SMSF loan
Loan Term	5-30 years	
Interest Only Term	Maximum 5 years	
Equity Release / Cash out	Not available	
Redraw and Offset	Not available	

Risk Fees

LVR	Residential Prime	Commercial Prime
≤ 80%	-	1.00%

Rate Loadings

LVR	Residential Prime	Commercial Prime
Interest Only	0.20%	Waived

Postcode Categories

	Residential Prime		Commercial Prime	
	Max Loan Size	Max LVR	Max Loan Size	Max LVR
Category 1 (Metro)	\$2m	80%	\$2m	80%
Category 1 (Non-Metro)	\$2m	80%	\$2m	80%
Category 2	\$1.5m	75%	\$1.5m	75%
Category 3	\$400k	70%	\$500k	65%

SMSF Fee Summary

	Residential Prime	Commercial Prime
Application Fee	\$0	\$0
Annual/Monthly Fee	\$399 annual fee	\$25 monthly fee
Valuation Fee	Valuation fees are at cost and paid prior to valuation being ordered (via Property Hub). SMSF Residential: AVM and Desktops available subject to eligibility criteria SMSF Commercial: Full valuations only.	
Legal Fee	From \$750	From \$750
Discharge Fee	From \$550	From \$550

*Please note that all listed fees exclude GST



		Prime		
Security type	LVR	Max amount	Full Doc	Alt Doc
Owner occupied	<60%	\$3,000,000	6.59%	6.89%
	<70%	\$3,000,000	6.69%	6.99%
	<80%	\$3,000,000	6.99%	7.19%
Investment	<60%	\$3,000,000	6.89%	7.19%
	<70%	\$3,000,000	6.99%	7.29%
	<80%	\$3,000,000	7.29%	7.49%
Term		up to 30 years		
Establishment fee		0		
Legal fees		at cost		
Interest only loans		n/a		
Jumbo Loans >\$2M		n/a		
Product Metrics				
Max loan size		\$3,000,000		
Max LVR house		80%		
Max LVR unit		n/a		
Max LVR commercial		n/a		
Max LVR land		n/a		
Max loan term		30 years		
Payment types		P&I		
Redraw		Yes		
Credit Policy				
Min DSCR		>1.0		
Max DTI		8.0		
Buffer Rate		2%		
Min Credit Score		Not applicable		
Borrower Type		Individuals / Trusts		
Cash Out		Unlimited to 80%, Above 80% restricted to 20% of the security value		
Residency Type		Australian or NZ, Citizen or PR, temporary visa holder (12 mths validity)		
Expense Approach		Greater of actual or HEM		
Expense Verification		3 months bank statements		
Mortgage Arrears		Not accepted	<1 month	<3 months
RHI		0's only accepted	Subject to credit assessment	Subject to credit assessment
Defaults/Judgements		Resolved up to \$500	Resolved or unresolved <\$3,000	Resolved or unresolved <\$3,000
Bankruptcy (Part IX & X)		No prior bankruptcy	Discharged >24 mths	Discharged >12 mths
Tax Debts		No unpaid tax debts	Debt can not exceed \$200k	Unlimited, must be paid at settlement
Security Type		House, townhouse, residential unit, vacant residential land		
Acceptable Zoning		Residential, rural residential		
Acceptable Titles		Freehold, Strata, Leasehold (ACT only)		
Security Location		Metro and Non-Metro		
Inacceptable Securities		Unit <35sqm, Studios, >5 acres, damaged, in construction, kit home, boarding house, B&B, hotel Company title, Native title, Crown Lease, stratum title, mining lease		
Accepted Income				
Security location		Capital cities		
Unacceptable securities		Unit, land, damaged, construction, contaminated, > 1 acre, business use		
PAYG		Employed > 2 yrs with current employer		
Self-employed		ABN > 2 yrs		
Rental income		70% accepted		
Acceptable government benefits		Family tax benefit A & B 100% accepted for children < age 12 no pensions accepted		
Child support		50% accepted for children < age 12		
Verification Documents (if any applicant is using alt doc verification the alt doc rates apply)				
Full doc - PAYG		Pay slips (last 2 consecutive) + tax return		
Full doc - self-employed		2 years tax returns, NOA + financials		
Alt doc - self-employed		12 months BAS		
Feesand Charges				
Application fee		\$950		
Upfront cost payment		Nil		
Risk fee		Nil		
Valuation fee		At cost		
Solicitors fee		At cost		
Ongoing fees		\$395 per annum		
Discharge fee		\$880		
For interest rates, see our current interest rate card				



Near Prime				
Security type	LVR	Max amount	Full Doc	Alt Doc
Owner occupied	<60%	\$3,000,000	7.24%	7.54%
	<70%	\$3,000,000	7.34%	7.64%
	<80%	\$3,000,000	7.79%	7.99%
Investment	<60%	\$3,000,000	7.54%	7.84%
	<70%	\$3,000,000	7.64%	7.94%
	<80%	\$3,000,000	8.09%	8.29%
Term		up to 30 years		
Establishment fee		\$0		
Legal fees		at cost		
Valuation fees		upfront - at cost		
Risk fee		Full Doc		
		<70% LVR -0.65%		
		70-80% LVR -1.00%		
		Alt Doc		
		<70% LVR -0.65%		
		70-80% LVR -1.25%		
Interest only loans		0.30% buffer applied (max 3 years)		
Jumbo Loans>\$2M		n/a		
Product Metrics				
Max loan size		\$3,000,000		
Max LVR house		80%		
Max LVR unit		80%		
Max LVR commercial		N/a		
Max LVR land		N/a		
Max loan term		30 years		
Payment types		P&I or IO (3 yrs)		
Redraw		Yes		
Credit Policy				
Min DSCR		> 1.10		
Min credit score		> 750		
Cash out		< \$250,000		
Residency type		Australia Citizen, Permanent resident		
Borrower type		Individual		
Loan purpose		Purchase, refinance, cash out		
Buffer rate		2%		
Expense approach		Greater of actual or HEM +20%		
Expense verification		3 months bank statements		
Mortgage arrears		< 1 month		
RHI		< 3 x 1's per debt		
Default tolerance		Unlimited paid defaults		
Judgement tolerance		Resolved judgements > 5 years old		
Bankruptcy tolerance		No prior bankruptcy		
Tax debts		Max \$100k paid at settlement		
Security type		House, townhouse, residential unit		
Acceptable zoning		Residential, rural residential		
Acceptable titles		Freehold, Strata, Crown leasehold		
Accepted Income				
Security location		Capital cities, select metro		
Unacceptable securities		Unit < 50sqm, land, damaged, construction, contaminated, > 5 hectares, business use		
PAYG		Employed > 3 months and same field > 2 yrs		
Self-employed		ABN > 1.5 yrs		
Rental income		80% accepted		
Acceptable government benefits		Family tax benefit A & B 100% accepted for children < age 12		
Child support		100% accepted for children < age 12		
Verification Documents (if any applicant is using alt doc verification the alt doc rates apply)				
Full doc - PAYG		Pay slips (last 2 consecutive)		
Full doc - self-employed		1 year tax return, NOA + financials		
Alt doc - self-employed		Accountants dec or 6 months BAS		
Fees and Charges				
Application fee		\$950		
Upfront cost payment		Nil		
Valuation fee		At cost		
Solicitors fee		At cost		
Ongoing fees		Nil		
Discharge fee		\$880		
For interest rates, see our current interest rate card				



Specialist				
Security type	LVR	Max amount	Full Doc	Alt Doc
Owner occupied	<60%	\$3,000,000	8.09%	8.39%
	<70%	\$3,000,000	8.09%	8.39%
	<80%	\$3,000,000	8.54%	8.84%
Investment	<60%	\$3,000,000	8.39%	8.69%
	<70%	\$3,000,000	8.39%	8.69%
	<80%	\$3,000,000	8.84%	9.14%
Term		up to 30 years		
Establishment fee		\$0		
Legal fees		at cost		
Valuation fees		upfront -at cost		
Risk fee		Full Doc		
		<70%LVR -0.75%, 70-80%LVR -1.00%		
		Alt Doc		
		<70%LVR -1.00%, 70-80%LVR -1.50%		
Ongoing fees		nil		
Interest only loans		0.30%buffer applied (max 3 years)		
Jumbo Loans>\$2M		0.50%interest rate buffer applied		
Product Metrics				
Max loan size		\$3,000,000		
Max LVR house		80%		
Max LVR unit		80%		
Max LVR commercial		N/a		
Max LVR land		N/a		
Max loan term		30 years		
Payment types		P&I or IO (3 yrs)		
Redraw		Yes		
Credit Policy				
Min DSCR		> 1.00		
Min credit score		> 500		
Cash out		< \$500,000		
Residency type		Australia Citizen, Permanent resident, Temporary Visa holder (12 mths validity)		
Borrower type		Individual		
Loan purpose		Purchase, refinance, cash out, debt consolidation		
Buffer rate		2%		
Expense approach		Greater of actual or HEM		
Expense verification		3 months bank statements		
Mortgage arrears		< 2 months		
RHI		Subject to credit assessment		
Default tolerance		Unlimited paid defaults		
Judgement tolerance		Resolved judgements		
		> 5 years old		
Bankruptcy tolerance		Not in last 10 yrs		
Tax debts		Max \$250k paid at settlement		
Security type		House, townhouse, residential unit		
Acceptable zoning		Residential, rural residential		
Acceptable titles		Freehold, Strata, Crown leasehold		
Accepted Income				
Security location		Capital cities and metro locations		
Unacceptable securities		Unit < 50sqm, land, damaged, construction, contaminated, > 5 hectares, business use		
PAYG		Employed > 2 months and same field > 2 yrs		
Self-employed		ABN > 1 yr		
Rental income		90% accepted		
Acceptable government benefits		Family tax benefit A & B 100% accepted for children < age12		
Child support		100% accepted for children < age 12		
Verification Documents (if any applicant is using alt doc verification the alt doc rates apply)				
Full doc - PAYG		Pay slips (last 2 consecutive)		
Full doc - self-employed		1 year tax return, NOA + financials		
Alt doc - self-employed		Accountants dec or 6 months BAS		
Fees and Charges				
Application fee		Loans < \$2M \$950 Loans > \$2M 0.95%		
Upfront cost payment		Nil		
Risk fee		From 0.75%		
Valuation fee		At cost		
Solicitors fee		At cost		
Ongoing fees		Nil		
Discharge fee		\$880		
For interest rates, see our current interest rate card				



2 Years Clawback						No Clawback (Add 1% Risk Fee + GST)					
Loan Type		Owner Occupied ≤ 1.1M	Owner Occupied > 1.1M	Investment ≤ 1.1M	Investment > 1.1M	Loan Type		Owner Occupied ≤ 1.1M	Owner Occupied > 1.1M	Investment ≤ 1.1M	Investment > 1.1M
Variable LVR ≤ 60%	P&I	6.99%	7.14%	7.19%	7.34%	Variable LVR ≤ 60%	P&I	6.39%	6.54%	6.59%	6.74%
	IO	7.34%	7.49%	7.54%	7.69%		IO	6.74%	6.89%	6.94%	7.09%
Variable LVR ≤ 70%	P&I	7.16%	7.31%	7.36%	7.51%	Variable LVR ≤ 70%	P&I	6.56%	6.71%	6.76%	6.91%
	IO	7.51%	7.66%	7.71%	7.86%		IO	6.91%	7.06%	7.11%	7.26%
Variable LVR > 70% < 80%	P&I	7.26%	7.41%	7.46%	7.61%	Variable LVR < 80%	P&I	6.66%	6.81%	6.86%	7.01%
	IO	7.61%	7.76%	7.81%	7.96%		IO	7.01%	7.16%	7.21%	7.36%

Borrower Type		Individual Only				
Cashout		(i) ≤ \$650,000 if the LVR is ≤ 70%; (ii) ≤ \$400,000 if the LVR is > 70% ≤ 80%; and (iii) ≤ \$100,000 if the LVR is > 80% and ≤ 90% with LMI				
Maximum LVR		90%				
LMI Requirement		Over 80% LVR				
Maximum Loan Amount		\$2,000,000				
Maximum Borrower Exposure		\$2,500,000				
Maximum Loan Term		30 Years				
NSR/DTI		NST 1.0X / DTI < 8				
Debt Consolidation		N				
Vacant Land / Rural Lnad		N				
High Density Apartment		(i) Not locate in the Inner City (ii) The Property must have a minimum dwelling size of 50 square metres (iii) A separate bathroom (iv) A kitchen (shared or communal kitchens are not acceptable) (v) Laundry facilities (shared or communal laundry facilities are not acceptable)				
Mortgage Arrears		N				
Other Arrears		N				
Discharged Bankruptcy		N				
Defaults		≤ 2 (paid) to non-financial institution, \$1,000, paid at least 6 months				
Location		Cat 1 & 2 & 3				
Full-time/Part-time Job		6 months Current/12 months Industry				
Casual		12 months Current				
Self Employed ABN & GST		i) Minimum 24 months ii) Minimum 12 months GST Registered 2 payslips plus one of: i) income statement ii) employment letter iii) 1 month bank statement 2 years of company and individual tax returns				
Documentation-PAYG		2 years individual tax returns				
Documentation-SE Full Doc		2 year Notice of Assessment				
Documentation-SE Alt Doc		N/A				
LVR Metrics		LVR		Cat 1	Cat 2	Cat 3
		owner Occupied	≤ 90%	1,250,000	600,000	N/A
			≤ 80%	2,000,000	1,000,000	500,000
		Investment	≤ 90%	1,250,000	600,000	N/A
			≤ 80%	1,500,000	750,000	450,000
			≤ 70%	2,000,000	900,000	600,000
Annual Account Fee		Application Fee		Settlement Fee		Discharge Fee
\$395		\$575		\$350		\$990
						Solicitor Fee
						From \$300
						Valuation Fee
						From \$180

Limited Time

Take advantage of our exclusive limited-time mortgage rates discount!

Super Prime ≤ 1.1M		LVR ≤ 60%	LVR ≤ 70%	LVR ≤ 80%	Super Prime ≤ 1.1M		LVR ≤ 60%	LVR ≤ 50%
Discount p.a.	IO	0.15%	0.15%	0.15%	Discount p.a.	P&I	-0.1%	-0.2%



2 Year Clawback									No Clawback								
Variable Rate (Risk Fee)	Prime ≤ 1.1m		Prime ≤ 2m		Prime ≤ 2.5m		Prime ≤ 3.5m		Variable Rate (Risk Fee)	Prime ≤ 1.1m		Prime ≤ 2m		Prime ≤ 2.5m		Prime ≤ 3.5m	
	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc		Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc
LVR ≤ 70%	7.29%	7.39%	7.44%	7.54%	7.49%	7.59%	8.49% (0.75%)	8.59% (1.00%)	LVR ≤ 70%	6.59% (1.00%)	6.69% (1.00%)	6.74% (1.00%)	6.84% (1.00%)	6.79% (1.00%)	6.89% (1.00%)	7.79% (1.75%)	7.89% (2.00%)
LVR ≤ 75%	7.39%	7.49%	7.54%	7.64%	7.59%	7.69%	8.59% (1.00%)	8.69% (1.25%)	LVR ≤ 75%	6.69% (1.00%)	6.79% (1.00%)	6.84% (1.00%)	6.94% (1.00%)	6.89% (1.00%)	6.99% (1.00%)	7.89% (2.00%)	7.99% (2.25%)
LVR ≤ 80%	7.54%	7.74%	7.69%	7.89%	8.04%	8.24%	-	-	LVR ≤ 80%	6.84% (1.00%)	7.04% (1.00%)	6.99% (1.00%)	7.19% (1.00%)	7.34% (1.00%)	7.54% (1.00%)	-	-
LVR ≤ 85%	8.49% (1.00%)	8.89% (1.25%)	8.64% (1.00%)	9.04% (1.25%)	8.69% (1.25%)	9.09% (1.50%)	-	-	LVR ≤ 85%	7.79% (2.00%)	8.19% (2.25%)	7.94% (2.00%)	8.34% (2.25%)	7.99% (2.25%)	8.39% (2.50%)	-	-

Borrower Type	Individual/Company/Trust
Cashout	Unlimited for acceptable stated purpose
Maximum LVR	85%
Maximum Loan Amount	\$3,500,000
Maximum Borrower Exposure	\$5,000,000
Maximum Loan Term	40 Years
LMI Requirement	Over 80% LVR
Debt Consolidation	Y
NSR	1.0x
Vacant Land	Y (Up to 75% LVR), Investment only
Inner City High Density Apartment	Y
Mortgage Arrears	N
Other Arrears	N
Discharged Bankruptcy	N
Defaults	\$1,500 paid
Location	Cat 1 & 2 & 3*
Full-time/Part-time Job	6 months Current/12 months Industry
Casual	12 months Current
Self Employed ABN & GST	i) Minimum 24 months ii) Minimum 12 months GST Registered
Documentation-PAYG	2 payslips plus one of: i) income statement ii) employment letter iii) 1 month bank statement
Documentation-SE Full Doc	1 year of company and individual tax returns 1 year financial statements and either: i) Latest financials accompanied by an accountant's letter ii) Previous year Is financials with a Notice of Assessment
Documentation-SE Alt Doc	Declaration of financial position plus one of the following: i) Accountant Letter ii) 6-month BAS iii) 6-month bank statement iv) ATO portal

Fee Type		Full	Alt	Fee Type		Full	Alt
Application Fee	Vacant Land	1.25%	1.25%	Valuation Fee	From \$180	From \$180	
	Non Vacant Land	\$635	\$965				
Account Management Fee		\$395	\$395	Discharge Fee	\$990	\$990	
Settlement Fee		\$550	\$550	Solicitor Fee	From \$300	From \$300	

Limited Time

Interest Rate Waiver (≤\$2.5m) only
Submission received from 20th January 2026 to 29th April 2026

Loading Types	Investment	Interest Only	Vacant Land	40 Years	Risk Fee Promotion	Interest Rate Waiver (≤\$2.5m)
Amount	0.20%	0.35%	2.00%	Up to 0.35%	-0.5%	-0.2%



2 Year Clawback									No Clawback								
Variable Rate (Risk Fee)	Prime ≤ 1.5m		Prime ≤ 2m		Prime ≤ 2.5m		Prime ≤ 3.5m		Variable Rate (Risk Fee)	Prime ≤ 1.5m		Prime ≤ 2m		Prime ≤ 2.5m		Prime ≤ 3.5m	
	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc		Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc
LVR ≤ 60%	8.29% (0.75%)	8.69% (1.00%)	8.44% (0.75%)	8.84% (1.00%)	8.49% (0.75%)	8.89% (1.00%)	9.49% (1.00%)	9.89% (1.25%)	LVR ≤ 60%	7.59% (1.75%)	7.99% (2.00%)	7.74% (1.75%)	8.14% (2.00%)	7.79% (1.75%)	8.19% (2.00%)	8.79% (2.00%)	9.19% (2.25%)
LVR ≤ 70%	8.49% (0.75%)	8.89% (1.00%)	8.64% (0.75%)	9.04% (1.00%)	8.69% (0.75%)	8.84% (1.00%)	9.69% (1.00%)	10.09% (1.25%)	LVR ≤ 70%	7.79% (1.75%)	8.19% (2.00%)	7.94% (1.75%)	8.34% (2.00%)	7.99% (1.75%)	8.39% (2.00%)	8.99% (2.00%)	9.39% (2.25%)
LVR ≤ 75%	8.69% (0.75%)	9.09% (1.00%)	8.84% (0.75%)	9.24% (1.00%)	9.19% (0.75%)	9.59% (1.00%)	9.89% (1.00%)	10.29% (1.25%)	LVR ≤ 75%	7.99% (1.75%)	8.39% (2.00%)	8.14% (1.75%)	8.54% (2.00%)	8.49% (1.75%)	8.89% (2.00%)	9.19% (2.00%)	9.59% (2.25%)

Borrower Type	Individual/Company/Trust
Cashout	Unlimited for acceptable stated purpose
Acceptable Security Type (include, but not limited to)	Retail shops, offices, factories, warehouses, shopping centres & medical/ professional suites, Vacant Land
Maximum LVR	75%
Maximum Loan Amount	\$3,500,000
Maximum Borrower Exposure	\$5,000,000
Maximum Loan Term	30 Years
DSCR / ICR	1.0x/1.2x
Debt Consolidation	Y
Mortgage Arrears	N
Other Arrears	N
Discharged Bankruptcy	N
Defaults	\$1500 (Paid)
Full-time/Part-time Job	6 months Current/12 months Industry
Casual	12 months Current
Self Employed ABN & GST	i) Minimum 24 months ii) Minimum 12 months GST Registered
Documentation-PAYG	2 payslips plus one of: i) income statement ii) employment letter iii) 1 month bank statement
Documentation-SE Full Doc	1 year of company and individual tax returns 1 year financial statements and either: i) Latest financials accompanied by an accountant's letter ii) Previous year financials with a Notice of Assessment
Documentation-SE Alt Doc	Declaration of financial position plus one of the following: i) Accountant Letter ii) 6-month BAS iii) 6-month bank statement iv) ATO portal

Fee Type		Full	Alt	Fee Type		Full	Alt
Application Fee	Vacant Land	1.25%	1.25%	Valuation Fee	At cost	At cost	
	Non Vacant Land	\$1299	\$1299				
Account Management Fee		\$395	\$395	Discharge Fee		\$990	\$990
Settlement Fee		\$990	\$990	Solicitor Fee		At cost	At cost

Loading Types	Investment	Interest Only
Amount	0.20%	0.35%

Product Matrix Standard

*Additional Loading/ risk fee (refer toratessheet)

Product	Special or Ultra Prime (Full Doc)	Standard Prime (Full and *Low Doc) Includes Ultra Prime	Flex (Full and *Low Doc) Includes Standard Prime	Flex Plus – DA or Sub-division potential (Full and *Low Doc)
Purpose	Purchase, Refinance, Debt Consolidation (Max 3 including HL)	Purchase, Refinance, Debt Consolidation, Cash Out, Family Pledge, Bridging Loan	Standard and Business purpose (limited), ATO Debt	Refer to eligibility criteria on page 12
Max Loan Term & Type	30 Years, OO or INV PI	40 Years*, OO or INV PI or *IO (5 years)	40 Years (Full Doc only) OO or INV PI or *IO (10 years)	30 Years, OO or INV PI or *IO (5 years)
Max Loan Amount per security	\$1,500,000	\$2,000,000	\$2,500,000	\$1,500,000
Max LVR	80%	95% (*No LMI 85%) * >80%	85% Full Doc (including no LMI), *85% no LMI (Low Doc case by case)	80%
Borrower Type & Age	Individual Borrowers under the age of 60 Over 60 considered with a net asset of >\$1m	Individual Borrower/Guarantors under the age of 60 Non-trading Company/Trust Over 60 considered with a net asset of >\$1m	Individual Borrower/Guarantors aged 18+ Non-trading Company/Trust Trading Company/Trust	Individual Borrower/Guarantors aged 18+ Non-trading Company/Trust Trading Company/Trust Excluded: Builders or Developers
Residency	Citizen or Resident living and working in Australia	Citizen or Resident living and working in Australia	Citizen or Resident of Australia (Residing local or overseas)	Citizen or Resident of Australia (Residing local or overseas)
Income	PAYG min 6 months with employer (or 12 months industry) Self-Employed Minimum 5 years ABN	PAYG min 6 months with employer (or 12 months industry) Self-Employed 2 years ABN, 12 Months GST, Uber, Airbnb, Directors Salary (No financials)	PAYG min 3 months with employer (or 6 months industry), *Foreign Pension Income, Self-Employed 2 years continuous (Full Doc), *Self-Employed ABN 3mths+, GST registered (Low Doc up to 80% LVR & 2_ experience) Rental shading up to 100% considered if credit score >700, SE Low Doc No NOA – 1 year financials – 2yrs abn – 600 credit score	PAYG min 3 months with employer (or 6 months industry) Self-Employed 2 years continuous (Full Doc), *Self-Employed ABN 3mths+, GST registered (Low Doc up to 80% LVR & 2_ experience) Rental shading up to 100% considered if credit score >700
Postcode Categories	Cat 1 and Metro and Selected Non-Metro	Cat 1 and Metro and Non-Metro, Cat 2 and Metro	Cat 1, 2 and 3 and Metro, Non-Metro, *Non-Listed	Cat 1, 2 and 3 and Metro, Non-Metro, *Non-Listed
Security Size	1 Dwelling, 50m2 – 2.2Ha	Up to 2 Dwellings, 50m2 – 10Ha	Up to 5 Dwellings on title, 20m2 – 100Ha *from 5Ha	Up to 5 Dwellings on title, *0m2 – 100Ha *from 5Ha
Security Type	Apartments/Units up to 80% LVR High Density up to 70% LVR	Apartments/Units up to 80% LVR High Density up to 80% LVR	High Density up to 85% LVR Heritage Listed up to 80% LVR Service Apartment, Display Home, Boarding house, Student Accommodation and any other unusual securities	Land only, Security with DA potential, Residual Stock
Min Credit Score	750	500	350	350
Debt Consolidation	2 Debts	3 Debts	Unlimited Debts	3 Debts
Security Condition	Excellent with no repairs	Above average with minor repairs (up to \$5K)	Average or below average in a rentable condition (case by case repairs over \$20K)	Average or below average in a rentable condition (case by case repairs over \$20K)
Credit History	No Adverse Credit History	Low Doc: 1 Paid default up to \$500, paid at least 6 months ago Full Doc: 2 Paid defaults up to \$1000, paid at least 6 months ago	Low Doc: 3 Paid defaults up to \$1500, paid at least 6 months ago Full Doc: 2 Paid defaults up to \$1000, paid at least 6 months ago	Low Doc: 1 Paid default up to \$500, paid at least 6 months ago Full Doc: 2 Paid defaults up to \$1000, paid at least 6 months ago
Cash Out	10% of the Loan Amount	Unlimited (Business purpose excluded) Investment rates will apply >\$200k	Unlimited Note: Standard rates apply <\$200k cash out Limited for Business Purpose Loans (refer to Lending Guidelines)	Unlimited based on borrower financial situation & objectives 'Stated Purpose' (no evidence required) Note: Standard rates apply <\$200k cash out, investment rates will apply >\$200k Limited for Business Purpose Loans (refer to Lending Guidelines)
Serviceability	NDI 1.0x Standard 2%	NDI 1.0x Full Doc, 1.1x Low Doc Standard 2%	NDI 1.0x Full Doc, 1.1x Low Doc Standard 2%	NDI 1.0x Full Doc, 1.1x Low Doc Standard 2%
Buffering Available	1% Reduced Buffer Refinance/ Purchase < 70% (FullDocOnly, 12mth good repayment conduct, NA Apartments >6 stories, See Documents)	1% Reduced Buffer Refinance/ Purchase < 70% 1% Buffering 80% in Standard Prime (Full Doc Only, 12mth good repayment conduct, NA Apartments >6 stories, See Documents)	1% Reduced Buffer Refinance/ Purchase < 70% 1% Buffering 80% in Flex (FullDoc Only, 12mth good repayment conduct, NA Apartments >6 stories, See Documents)	-
	NEW! No Servicing Like-for-Like Refinance <80% (NA Cash out, NA Debt consolidation, NA Foreign Income, Clean Credit history)	No Servicing Like-for-Like Refinance < 80% (NA Cashout, NA Debt consolidation, NA OOI, NA Foreign Income, Clean Credit history, 30 years)	No Servicing Like-for-Like Refinance < 80% (NA Cash out, NA Debt consolidation, NA OOI, NA Foreign Income, Clean Credit history, 30 years)	-

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Construction and Land Only Case-by-case – speak to your BDM

Product Matrix Specialty

*Additional Loading/ risk fee (refer to rates sheet)

				Case by Case	
Product	SMSF Prime (Full Doc)	Commercial (Full and Lo Doc)	Expat Citizen (Full Doc)	Non-Resident (Full Doc)	Non-Conforming (Full and Lo Doc)
Purpose	PurchaseInvestment , RefinanceInvestment	PurchaseInvestment , RefinanceInvestment	Purchase, Refinance,Debt Consolidation, Cash Out, Family Pledge, Bridging Loan	Purchase,Refinance,Debt Consolidation,Cash Out, Family Pledge, Bridging Loan	Purchase, Refinance
Max Loan Term	30 Years	30 Years	40 Years	30 Years	30 Years
Max Loan Amount per security	\$1,500,000	\$2,000,000 (\$1,500,000 SMSF)	\$1,500,000	\$1,500,000	\$2,000,000
Max LVR	90% with LMI	80%	80%	80%	80%
Borrower Type & Age	Corporate Trustees (Individuals excluded)	Corporations, Trusts, SMSF	Individual Borrower/Guarantors under the age of 60	Individual Borrower/Guarantors aged under the age of 60	Individual Borrower/Guarantors aged <60, Non- trading Company/Trust, Trading Company/ Trust
Residency	Citizen or Resident living and working in Australia	Citizen or Resident living and working in Australia	Australian or NZ Citizen living and working overseas	Foreign passport holders living overseas	Citizen or Resident living and working in Australia
Income	PAYG min 6 months with employer (or 12 months industry) Self-Employed 2 years ABN, New established SMSF	PAYG min 6 months with employer (or 12 months industry) Self-Employed 2 years ABN, *12 Months GST, Uber, Airbnb, Directors Salary (No financials)	PAYG min 6 months with employer (or 12 months industry) Self-Employed 2 years ABN, SMSF established min 2 years	PAYG min 6 months with employer (or 12 months industry) Self-Employed 2 years ABN, SMSF established min 2 years	PAYG min 6 months with employer (or 12 months industry) Self-Employed 2 years ABN, 12 Months GST, Uber, Airbnb, Directors Salary (No financials)
Postcode Categories	Cat 1, 2 and 3 and Metro, Selected Non-Metro, *Cat 3, 4 and Non-Metro	Cat 1, 2 and 3 and Metro, Non- Metro, Selected Non-Metro, Excluded: Non-Listed, Cat 4	Cat 1 and Metro and Non-Metro, Cat 2 and Metro	Cat 1 and 2 Cat 3 and Non-listed subject to pricing	Cat 1 and Metro and Non-Metro, Cat 2 and Metro
Security Size	2 Dwellings, 50m2 – 2.2Ha	Refer to Commercial Guide pg 10	2 Dwellings, 50m2 – 10Ha	2 Dwellings, 50m2 – 10Ha, *>5Ha	2 Dwellings, 50m2 – 10Ha
Security Type	Apartments/Units up to 80% LVR Serviced Apartment (<75% 50sqm)	Refer to Commercial Guide pg 10	Apartments/Units up to 80% LVR	Apartments/Units up to 80% LVR	Apartments/Units up to 80% LVR, warehouse conversion, heritage listed
Min Credit Score	500	600	500	500	0
Debt Consolidation	NA	NA	3 Debts	3 Debts	NA
Security Condition	Above average with minor repairs (up to \$5K)	Refer to Commercial Guide pg 10	Above average with minor repairs (up to \$5K)	Above average with minor repairs (up to \$5K)	Above average with minor repairs (up to \$5K)
Credit History	2 Paid defaults up to \$1000, paid at least 6 months ago	Low Doc: 1 Paid default up to \$500, paid at least 6 months ago (Case-by-case pricing for defaults) Full Doc: 2 Paid defaults up to \$1000, paid at least 6 months ago (Case-by-case pricing for defaults)	2 Paid defaults up to \$1000, paid at least 6 months ago	2 Paid defaults up to \$1000, paid at least 6 months ago	Unlimited paid and unpaid defaults and Arrears before 6 months from the application date. Anything under 6 months speak to your BDM
Cash Out	N/A	Max cash out up to \$500k as it fits the profile	Unlimited with proof and \$250k without proof investment rates will apply >\$200k	Unlimited with proof and \$250k without proof investment rates will apply >\$200k	Unlimited debt consolidation including ATO debt and council arrears, Defaults Judgements and writs - must be paid out at settlement, Discharged bankrupt 24hrs
Serviceability	NDI 1.0x Standard 2%	NDI 1.20x Standard 2%	NDI 1.0x Standard 2%	NDI 1.0x Standard 2%	NDI 1.10x Standard 2%
Buffering Available	1% Reduced Buffer Refinance/ Purchase < 70% (FullDocOnly,12mth goodrepaymentconduct, NA Apartments >6 stories, See Documents)	-	1% Reduced Buffer Refinance/ Purchase < 70% (Australian Citizen only) (FullDoc Only,12mth goodrepaymentconduct, NA cashout, NA Debt Consolidation, NA Apartments >6 stories, See Documents)	-	-
	NEW! No Servicing Like-for-Like Refinance < 80% (NACashout,NADebt consolidation,NAOOIO, Clean Credit history, NA Foreign Income, 30 years)	-	-	-	-
Other			Countries sanctioned on the OFAC list not accepted		

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Ultra

	Owner Occupied p.a.		Investment p.a.	
	Principal & Interest	Interest only	Principal & Interest	Interest Only
Up to \$1.5m <80%	6.66%	N/A	N/A	N/A
Up to \$1.5m < 60%	6.66%	N/A	6.76%	N/A

Standard

	Owner Occupied p.a.		Investment p.a.	
	Principal & Interest	Interest only	Principal & Interest	Interest Only
Up to \$2m < 80%	6.81%	7.31%	6.81%	7.06%
Up to \$2m <90%	7.41%	7.91%	7.41%	7.66%
Up to \$2m <95%	7.41%	7.91%	N/A	N/A

Flex

	Owner Occupied p.a.		Investment p.a.	
	Principal & Interest	Interest only	Principal & Interest	Interest Only
Up to \$2.5m < 80%	7.71%	8.21%	7.71%	7.96%

Expat Citizen

	Owner Occupied p.a.		Investment p.a.	
	Principal & Interest	Interest only	Principal & Interest	Interest Only
Up to \$1.5m < 80%	7.06%	7.56%	7.06%	7.31%

Construction

	Owner Occupied p.a.		Investment p.a.	
	Principal & Interest	Interest only	Principal & Interest	Interest Only
Up to \$1.5m < 80%	8.61%	8.61%	8.61%	8.61%

Flex NC

	Owner Occupied p.a.		Investment p.a.	
	Principal & Interest	Interest only	Principal & Interest	Interest Only
Up to \$2m <80%	8.46%	8.96%	8.46%	8.71%

Commercial

	Owner Occupied p.a.		Investment p.a.	
	Principal & Interest	Interest only	Principal & Interest	Interest Only
Up to \$2m <70%	N/A	N/A	8.46%	8.71%
Up to \$2m <80%	N/A	N/A	8.71%	8.96%

Loadings

(Ultra excluded)

Lo Doc Loading up to \$2mil 80% LVR	0.45%	<i>Large Land Sizes (Cat 2/3 or Non-Metro postcodes only) - Not a cumulative rate</i>	
Lo doc Loans above \$2.5 Mil to \$3 Mil	0.50%	5-10 Ha Non Listed (any LVR)	0.50%
80-85% No LMI Loadings	0.70%	10-25 Ha Non Listed (any LVR)	1.00%
40 Yr Loan Term Loading Plus OO	0.40%	25-40 Ha Non Listed (any LVR)	2.00%
Self Employed - Foreign Income	1.00%	40-100 Ha Non Listed (any LVR)	3.50%
Self Employed < 1 year	1.25%	5-10 Ha up to 80%	0.50%
Self Employed < 2 year	1.00%	10-25 Ha up to 80%	1.00%
IO loading INV up to 5years	0.25%	25-40 Ha up to 80%	2.00%
IO loading INV >5years	0.35%	40-100 Ha up to 80%	3.50%
IO loading OO up to 5years	0.50%	10-25 Ha up to 75%	0.25%
IO loading OO >5years	0.75%	25-40 Ha up to 75%	0.50%
IO loading Flex Plus up to 5years	0.30%	40-100 Ha up to 75%	2.00%
Nil Liquidity SMSF loans (Over 70%)	0.50%		
SMSF Non Metro cat 3/4	0.50%		

Fees

Annual fee on Ultra Prime and Standard loans with a 100% e-offset account	\$395.00
Annual fee on all other loans including Line of Credit	\$395.00
Discharge Admin Fee	\$895.00
Settlement Fee	\$295.00
Settlement Fee - SMSF & Non Res & Non-Conforming	\$450.00
Flex Plus Metro Risk Fee	1.75%
Flex Plus Non-Metro Risk Fee	2.25%
Early repayment fee commercial, SMSF & Company Borrowers	2.00%
Construction Risk Fee Full Doc	0.75%
Construction Risk Fee Lo Doc	1.25%
Construction Admin Fee	\$300.00
Loan Processing Fee	\$550.00



HomeSecure A Lite Doc (No Clawback)

Owner Occupied

	Rate	Comparison
VARIABLE ≤ 70% LVR & ≤ \$2M	6.04%	6.52%*
VARIABLE ≤ 80% LVR & ≤ \$1M	6.09%	6.57%*
INVESTMENT ≤ \$2M	Add 0.15 70% LVR Add 0.20 80% LVR	
INTEREST ONLY OO ≤ 75% LVR & ≤ \$2M	Add 0.15%	
INV ≤ 80% LVR & ≤ \$2M		
OVERSEAS INCOME ≤ 80% LVR & ≤ \$2M	Add 0.20%	
TEMPORARY RESIDENTS ≤ 80% LVR & ≤ \$1M	Add 0.50%	
COMPANY OR TRUST ≤ 80% LVR & ≤ \$2M	Add 0.20%	
CATEGORY 2 ≤ 60% LVR & ≤ \$1.5M ≤ 80% LVR & ≤ \$1.2M	Add 0.00%	
CATEGORY 3 & 4 ≤ 70% LVR & ≤ \$500K ≤ 80% LVR & ≤ \$400K	Add 0.00%	
SPECIALIST & HIGH DENSITY ≤ 70% LVR & ≤ \$2M	Add 0.50% (High Risk properties, Credit Score <500 & Security living area <50m2)	
NDIS ≤ 80% LVR & ≤ \$1M	Add 1.50%	
OFFSET ≤ 80% LVR & ≤ \$2M	Add 0.00%	
ANNUAL FEE WAIVER ≤ 80% LVR & ≤ \$2M	Add 0.10%	

UPFRONT FEES

APPLICATION FEE	\$880 Manual Application
VALUATION FEE	Minimum \$250 or at cost
FINDER'S LEGAL FEE PLUS DISBURSEMENTS AND SEARCHES	\$0 ^[1] plus disbursements
SETTLEMENT FEE	\$150

OTHER FEES

DISCHARGE FEE	\$795
ANNUA FACILITY FEE	\$395
LOAN VARIATION FEE	\$250
LOAN FACILITY VARIATION FEE	\$400
SPECIALIST & HIGH DENSITY ≤ 70% LVR & ≤ \$2M	Add 0.50 (choose between 0.50% loading or 0.50% Risk Fee)
NO CLAWBACK RISK FEE ≤ 70% LVR & ≤ \$2M	Add 1.00%

SECURITY SIZE REQUIREMENTS

SIZE (NO MINIMUM)	Security living area < 50 m ² (70 % Max LVR)
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LOAN SIZE

	Inner City & Metro (Cat 1)	Cat 2	Cat 3 & Cat 4
	\$2 M to 80 %	\$1M to 80%	\$500 K to 70 % \$400 K to 80 %

TERM 30 years . 5 years maximum IO.

	Living in Australia	Living Overseas	Income in Australia	Income Overseas
AUSTRALIAN CITIZENS	Yes	No	Yes	Yes
PERMANENT RESIDENTS	Yes	No	Yes	Yes
TEMPORARY RESIDENTS	No	No	No	No

[1] Includes Legal Professional Fee up to \$330.



A REQUIRED FOR ALL HomeSecure A Lite DOC APPLICATIONS		Y / N/A
A1	Fully completed Loan Application and Identification (VOI)	☐ ☐ ☐
A2	Servicing Calculator	☐ ☐ ☐
A3	Exit Strategy if applicant is 55 years of age or over for Owner Occupied	☐ ☐ ☐
B PURCHASE		Y / N / N/A
B1	Contract of Sale – including deposit receipt	☐ ☐ ☐
B2	Funds to complete (savings statement) no older than 45 days at conditional approval	☐ ☐ ☐
C REFINANCE		Y / N / N/A
C1	Lenders that participate in comprehensive reporting – no statements required. OR Last 3 months' statements for all debt(s) being refinanced not older than 45 days at conditional approval.	☐ ☐ ☐
C2	Council Rates notice on security property	☐ ☐ ☐
D PAYG		Y / N / N/A
D1	Australian Income: 2 pay slips OR Letter from employer not older than 60 days at conditional approval OR Current Employment Contract Foreign Income: (2 pay slips OR Letter from employer not older than 60 days at conditional approval OR Employment Contract) AND Bank statements not older than 45 days at conditional approval showing 2 salary credits	☐ ☐ ☐
E SELF-EMPLOYED – (SOLE TRADER/PARTNERSHIP)		Y / N / N/A
E1	Last year's Accountant prepared Financial Statement with Balance Sheet including previous years Profit & Loss for comparison purposes only, not older than 18 months at conditional approval.	☐ ☐ ☐
F RENT		Y / N / N/A
F1	Residential – Latest Rental Statement or, if vacant, Real Estate Rental Appraisal Letter not older than 45 days at conditional approval	☐ ☐ ☐
F2	Commercial – Copy of current formal lease agreement and evidence of payment over the most recent 3 months (i.e. via bank statements not older than 45 days at conditional approval)	☐ ☐ ☐



HomeSecure A Low Doc (Accountants Declaration) (No Clawback)

Owner Occupied

	Rate	Comparison
VARIABLE ≤ 80% LVR & ≤ \$1M	6.29%	6.76%*
INVESTMENT ≤80% LVR & ≤ \$1M	Add 0.30%	
CAT 1 ONLY LARGE LOANS	Add 0.30%	
INTEREST ONLY ≤80% LVR & ≤ \$1.2M	Add 0.30%	
CATEGORY 2 ≤ 65% LVR & ≤ \$750K	Add 0.30%	
SPECIALIST & HIGH DENSITY ≤ 80% LVR & ≤ \$1.2M	Add 0.50(High Risk properties, Credit Score <500 & Security living area <50m ²)	
OFFSET ≤80% LVR & ≤ \$1.2M	Add 0.00%	
ANNUAL FEE WAIVER ≤ 80% LVR & ≤ \$1.2M	Add 0.10%	

ESTIMATED FEES

APPLICATION FEE	\$880 Manual Application
VALUATION FEE	Minimum \$250 or at cost
FINDER'S LEGAL FEE	\$0 ^[1] plus disbursements
SETTLEMENT FEE	\$150
DISCHARGE FEE	\$795
ANNUAL FACILITY FEE	\$395
LOAN VARIATION FEE	\$250
LOAN FACILITY VARIATION FEE	\$400
SPECIALIST & HIGH DENSITY ≤ 70% LVR & ≤ \$2M	Add 0.50 (choose between 0.50% loading or 0.50% Risk Fee)
NO CLAWBACK RISK FEE ≤ 80% LVR & ≤ \$2M	Add 1.00%

SECURITY SIZE REQUIREMENTS

SIZE (NO MINIMUM)	Security living area < 50 m ² (70 % Max LVR)
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LOAN SIZE & LVR BY LOCATION

LOCATION	Inner City & Metro (Cat 1)	Cat 2 (Add 0.30)	Cat 3 & Cat 4
	\$1.2M to 70% LVR \$1M to 80% LVR	Max \$750K to 65% LVR	Restricted, Not available

TERM	30 years. 5 years maximum O.
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	Living in Australia	Living Overseas	Income in Australia	Income Overseas
AUSTRALIAN CITIZENS	Yes	No	Yes	No
PERMANENT RESIDENTS	Yes	No	Yes	No
TEMPORARY RESIDENTS	No	No	No	No

[1] Includes Legal Professional Fee up to \$330.



A REQUIRED FOR ALL HomeSecure A Low DOC APPLICATIONS		Y / N / N/A
A1	Fully completed Loan Application and Identification (VOI)	☐ ☐ ☐
A2	Servicing Calculator	☐ ☐ ☐
A3	Exit Strategy if applicant is 55 years of age or over for Owner Occupied	☐ ☐ ☐
A4	Self Employed Declaration, plus one of the following: Accountant's Declaration or 6 months' BAS (ensure a BAS calculator is provided if this method is selected)	☐ ☐ ☐
B PURCHASE		Y / N / N/A
B1	Contract of Sale – including deposit receipt	☐ ☐ ☐
B2	Funds to complete (savings statement) no older than 45 days at conditional approval	☐ ☐ ☐
C REFINANCE		Y / N / N/A
C1	Lenders that participate in comprehensive reporting – no statements required. OR Last 3 months' statements for all debt(s) being refinanced not older than 45 days at conditional approval.	☐ ☐ ☐
C2	Council Rates notice on security property	☐ ☐ ☐
D PAYG		Y / N / N/A
D1	2 pay slips OR Letter from Employer not older than 60 days at conditional approval OR Current Employment Contract	☐ ☐ ☐
E SELF-EMPLOYED		Y / N / N/A
E1	Self Employed Declaration, plus one of the following: Accountant's Declaration OR 6 months' BAS (ensure a BAS calculator is provided if this method is selected)	☐ ☐ ☐
F RENT		Y / N / N/A
F1	Residential – Latest Rental Statement or, if vacant, Real Estate Rental Appraisal Letter not older than 45 days at conditional approval	☐ ☐ ☐
F2	Commercial – Copy of current formal lease agreement and evidence of payment over the most recent 3 months (i.e. via bank statements not older than 45 days at conditional approval)	☐ ☐ ☐



HomeSecure A EXPAT Lite Doc (No Clawback)

Owner Occupied

	Rate	Comparison
VARIABLE ≤ 80% LVR & ≤ \$1M	6.29%	6.76%*
INVESTMENT ≤80% LVR & ≤ \$1M	Add 0.30%	
LARGE LOANS ≤80% LVR & ≤ \$2M	Add 0.30%	
INTEREST ONLY OO ≤ 75% LVR & ≤ \$2M INV ≤ 80% LVR & ≤ \$2M	Add 0.30%	
CATEGORY 2 ≤ 60% LVR & ≤ \$1.5M ≤ 80% LVR & ≤ \$1.2M	Add 0.30%	
SPECIALIST ≤ 70% LVR & ≤ \$2M	Add 0.50 (High Risk properties, Credit Score<500 & Security living area <50m ²)	
OFFSET ≤80% LVR & ≤ \$2M	Add 0.00%	
ANNUAL FEE WAIVER ≤ 80% LVR & ≤ \$2M	Add 0.10%	

ESTIMATED FEES

APPLICATION FEE	\$880 Manual Application
VALUATION FEE	Minimum \$250 or at cost
FINDER'S LEGAL FEE	\$0 ^[1] plus disbursements
SETTLEMENT FEE	\$150
DISCHARGE FEE	\$795
ANNUAL FACILITY FEE	\$395
LOAN VARIATION FEE	\$250
LOAN FACILITY VARIATION FEE	\$400
SPECIALIST & HIGH DENSITY ≤ 70% LVR & ≤ \$2M	Add 0.50 (choose between 0.50% loading or 0.50% Risk Fee)
NO CLAWBACK RISK FEE ≤ 70% LVR & ≤ \$2M	Add 1.00%

SECURITY SIZE REQUIREMENTS

SIZE (NO MINIMUM)	Security living area < 50 m ² (70 % Max LVR)
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LOAN SIZE & LVR BY LOCATION

LOCATION	Category 1	Category 2	Category 3 & 4
LOAN SIZE	80%(\$150K-\$2M)	60% (\$150K-\$1.5M) 80% (\$150K-\$1.2M)	70% (\$150K-\$500K) 80% (\$150K-\$400K)
TERM	30 years . 5 years maximum IO.		

ACCEPTABLE COUNTRY LIST

	Australia, Brazil, Brunei, Canada, China, Fiji, France, Germany, Hong Kong, India, Indonesia, Japan, Macao, Malaysia, Mexico, New Zealand, Papua New Guinea, Philippines, Qatar, Saudi Arabia, Singapore, South Africa, South Korea, Switzerland, Taiwan, United Kingdom (England., Scotland Wales, Northern Ireland)., United Arab Emirates, United States of America and Vietnam, and other Countries not specified above excluding sanctioned countries as determined by DFAT (the DFAT sanctioned regime list can be located here: www.dfat.gov.au/interationalrelations/security/sanctions/sanctions-regimes)			
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	Living in Australia	Living Overseas	Income in Australia	Income Overseas
AUSTRALIAN CITIZENS	Yes	Yes	Yes	Yes
PERMANENT RESIDENTS	Yes	Yes	Yes	Yes
TEMPORARY RESIDENTS	Yes	No	Yes	No

[1] Includes Legal Professional Fee up to \$330.



A	REQUIRED FOR ALL HomeSecure A EXPAT Lite DOC APPLICATIONS	Y / N / N/A
A1	Fully completed Loan Application and Identification (VOI)	☐ ☐ ☐
A2	Servicing Calculator	☐ ☐ ☐
A3	Exit Strategy if applicant is 55 years of age or over for Owner Occupied	☐ ☐ ☐
A4	Permanent Resident Visa allowing ongoing occupancy (Not Applicable for Citizens)	☐ ☐ ☐
B	PURCHASE	Y / N / N/A
B1	Contract of Sale – including deposit receipt	☐ ☐ ☐
B2	Funds to complete (savings statement) no older than 45 days at conditional approval	☐ ☐ ☐
C	REFINANCE	Y / N / N/A
C1	No statements required if it can be confirmed by CCR, if CCR cannot be obtained, use last 3 month's statements for all debt(s) being refinanced not older than 45 days at conditional approval	☐ ☐ ☐
C2	Council Rates notice on security property	☐ ☐ ☐
D	PAYG	Y / N / N/A
D1	Australian Income; (2 pay slips Or Letter from employer not older than 60 days at conditional approval OR Employment Contract) AND last financial year PAYG statement. If employment started this financial year, the YTD statement from the tax portal Foreign Income; (2 pay slips OR Letter from employer not older than 60 days at conditional approval OR Employment Contract) AND 6 months statements showing salary credits not older than 45 days at conditional approval	☐ ☐ ☐
E	SELF-EMPLOYED – (SOLE TRADER/PARTNERSHIP)	Y / N / N/A
E1	Last year's Accountant prepared Financial Statement with Balance Sheet including previous years Profit & Loss for comparison purposes only, not older than 18 months at conditional approval.	☐ ☐ ☐
F	RENT	Y / N / N/A
F1	Residential - Latest Rental Statement OR if vacant Real Estate Rental appraisal letter not older than 45 days at conditional approval	☐ ☐ ☐
F2	Overseas rental income-Latest Rental Statement or if vacant Real Estate Rental appraisal letter not older than 45 days at conditional approval	☐ ☐ ☐



HomeSecure A SMSF (No Clawback)				
LVR	70%		75%	80%
	Metro & Non Metro		Metro & Non Metro	Metro & Non Metro
	Rate		Rate	Rate
CATEGORY 1 & 2 ≤ \$2M	6.24%		6.39%	6.49%
SMSF FEE WAIVER ≤ 80% LVR to \$2M	6.29%		6.29%	6.54%
INTEREST ONLY ≤ 80% LVR to \$2M	Add 0.30%			
CAT 3&4 ≤ 60% LVR to \$750K ≤ 70% LVR to \$500K ≤ 80% LVR to \$400K	Add 0.50%			
CAT 3&4 REFINANCE SPECIAL	Add 0.50 ≤ 60% LVR to \$750K Add 1.00 ≤ 70% LVR to \$500K			
SPECIALIST & HIGH DENSITY[3] ≤ 70% LVR to \$2M	Add 0.50 (High Risk properties, Credit Score < 600 & Security living area < 50m ²)			
BENEFIT TO CLIENT ≤ 80% LVR to \$2M	Add 0.20%			
RENT COVER ≤ 80% LVR to \$2M	Add 0.00%			
OFFSET ≤ 80% LVR to \$2M	Add 0.00%			
ESTIMATED FEES		REFINANCE SPECIAL FEES		
APPLICATION FEE	550 Manual Application		\$0	
VALUATION FEE	Minimum \$250		\$0 waived up to \$300 including GST	
LEGAL DOCUMENTATION FEE	\$649 plus GST, disbursements such as PEXA fees, Trust Review fees and Government charges		\$0 plus GST, disbursements such as PEXA fees, Trust Review fees and Government charges	
SETTLEMENT FEE	\$250		\$0	
ANNUAL FACILITY FEE			\$395	
DISCHARGE FEE			\$1950	
LOAN VARIATION FEE			\$250	
LOAN FACILITY VARIATION FEE			\$400	
SPECIALIST & HIGH DENSITY ≤ 70% LVR & ≤ \$2M	Add 0.50 (choose between 0.50% loading or 0.50% Risk Fee)			
NO CLAWBACK RISK FEE ≤ 80% LVR & ≤ \$2M	Add 1.00%			
	LOAN SIZE			
	See Postcode Guide for details on classification .			
	Inner City & Cat 1	Cat 2	Cat 3 & 4	
	\$2M to 80%	\$1.5M to 60% \$1.2M to 80%	\$750K to 60% \$500K to 70%	
	SPECIFICATIONS			
TERM	30 years.5 years maximum IO			
	Living in Australia	Living Overseas	Income in Australia	Income Overseas
AUSTRALIAN CITIZENS	Yes	No	Yes	No
PERMANENT RESIDENTS	Yes	No	Yes	No
TEMPORARY RESIDENTS	No	No	No	No



A REQUIRED FOR ALL HomeSecure A SMSF APPLICATIONS		Y / N / N/A
A1	Fully completed Loan Application and Identification (VOI)	☐ ☐ ☐
A2	Servicing Calculator	☐ ☐ ☐
A3	Certified copy of SMSF Trust Deed & SMSF Property (Bare) Trust Deed. *** Certification can be a settlement condition ***	☐ ☐ ☐
A4	Accountant/Planner Letter to confirm annual running costs if newly established (Minimum accepted for servicing is \$2,000 p.a.)	☐ ☐ ☐
B PURCHASE		Y / N / N/A
B1	Contract of Sale - including all annexures and special conditions, (Funds to complete will be based on the assets in the SMSF balance sheet)	☐ ☐ ☐
C REFINANCE		Y / N / N/A
C1	Last 3 months' statements for all debt(s) being refinanced not older than 45 days at conditional approval	☐ ☐ ☐
C2	Council Rates notice on security property	☐ ☐ ☐
D PAYG		Y / N / N/A
D1	2 pay slips no older than 60 days or Current Employment Contract at conditional approval	☐ ☐ ☐
D2	SGC payments recorded on pay slips OR Letter/Email from the employer/adviser/client stating that all future SGC payments will be directed to the SMSF	☐ ☐ ☐
D3	If additional contributions are required: 3 months of regular evidence by way of bank statements (Industry or CMA) OR 1 year of lump-sum evidence OR Letter from Accountant/Financial Planner up to the maximum allowable SGC for each member	☐ ☐ ☐
E SELF-EMPLOYED -(SOLE TRADER/COMPANY/PARTNERSHIP)		Y / N / N/A
E1	Last year's Accountant-prepared Financial Statements with Balance Sheet (including previous years' Profit & Loss for comparison purposes), not older than 18 months at conditional approval. If additional contributions are required, a Letter from Accountant/Financial Planner up to the maximum allowable SGC for each member (Note: The financials' net profit must support this correspondence).	☐ ☐ ☐
F SMSF TRUST . IF ESTABLISHED MORE THAN 12 MONTHS AGO (CORPORATE TRUSTEE)		Y / N / N/A
F1	Most recent 1 year SMSF Trust Financial Statements (based on accounting practice submission timelines)	☐ ☐ ☐
G RENT		Y / N / N/A
G1	Residential – Latest Rental Statement OR, if vacant, Real Estate Rental Appraisal Letter not older than 45 days at conditional approval	☐ ☐ ☐
G2	Commercial – Copy of current formal lease agreement and evidence of payment over the most recent 3 months (i.e. via bank statements not older than 45 days at conditional approval)	☐ ☐ ☐



HomeSecure C Full Doc (NO Clawback)

Owner Occupied

	Rate	Comparison
VARIABLE ≤ 80% LVR & ≤ \$1M	5.79%	5.88%*
INVESTMENT ≤80% LVR & ≤ \$1M	Add 0.30%	
LARGE LOANS ≤80% LVR & ≤ \$2M	Add 0.30%	
INTEREST ONLY OO ≤ 75% LVR & ≤ \$2M	Add 0.30%	
INV ≤ 80% LVR & ≤ \$2M	Add 0.20%	
OVERSEAS INCOME ≤ 80% LVR & ≤ \$2M	Add 0.50%	
TEMPORARY SIDENTS ≤ 80% LVR & ≤ \$1M	Add 0.20%	
COMPANY OR TRUST ≤ 80% LVR & ≤ \$2M	Add 0.00	
CATEGORY 2 ≤ 60% LVR & ≤ \$1.5M	Add 0.00	
≤ 80% LVR & ≤ \$1.2M		
CATEGORY 3 & 4 ≤ 70% LVR & ≤ \$500K	Add 0.00	
≤ 80% LVR & ≤ \$400K		
SPECIALIST & HIGH DENSITY ≤ 70% LVR & ≤ \$2M	Add 0.50(High Risk properties, Credit Score < 500 & Security living area < 50m ²)	
NDIS ≤ 80% LVR & ≤ \$1M	Add 1.00%	
OFFSET ≤80% LVR & ≤ \$2M	Add 0.00	
ANNUAL FEE WAIVER ≤ 80% LVR & ≤ \$2M	Add 0.10%	

UPFRONT FEES

APPLICATION FEE	\$880 Manual Application
VALUATION FEE	Minimum \$250 or at cost
FINDER'S LEGAL FEE PLUS DISBURSEMENTS AND SEARCHES	\$0 ^[1] plus disbursements
SETTLEMENT FEE	\$150
LOAN VARIATION FEE	\$250
LOAN FACILITY VARIATION FEE	\$400

OTHER FEES

DISCHARGE FEE	\$795
ANNUA FACILITY FEE	\$395
SPECIALIST & HIGH DENSITY ≤ 70% LVR & ≤ \$2M	Add 0.50 (choose between 0.50% loading or 0.50% Risk Fee)
NO CLAWBACK RISK FEE ≤ 80% LVR & ≤ \$2M	Add 1.00 %

SECURITY SIZE REQUIREMENTS

SIZE (NO MINIMUM)	Security living area < 50m ² (70% Max LVR)
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LOAN SIZE & LVR BY LOCATION

LOCATION	Inner City & Metro (Cat 1)	Cat 2	Cat 3 & Cat 4
LOAN SIZE	\$2 M to 80 %	\$1.5 to 60% \$1.2M to 80%	\$500K to 70 % \$400K to 80 %

TERM 30 years. 5 years maximum IO.

	Living in Australia	Living Overseas	Income in Australia	Income Overseas
AUSTRALIAN CITIZENS	Yes	No	Yes	Yes
PERMANENT RESIDENTS	Yes	No	Yes	Yes
TEMPORARY RESIDENTS	Yes	No	Yes	No

[1] Includes Legal Professional Fee up to \$330.



A REQUIRED FOR ALL HomeSecure C Full Doc APPLICATIONS		Y / N / N/A
A1	Fully completed Loan Application and Identification(VOI)	☐ ☐ ☐
A2	Servicing Calculator	☐ ☐ ☐
A3	Exit Strategy if applicant is 55 years of age or over for Owner Occupied	☐ ☐ ☐
B PURCHASE		Y / N / N/A
B1	Contract of Sale -including deposit receipt.	☐ ☐ ☐
B2	Funds to complete(savings statement)no older than 45 days at conditional approval	☐ ☐ ☐
C REFINANCE		Y / N / N/A
C1	Lenders that participate in comprehensive reporting -no statements required.OR Last 3 month's statements for all debt(s)being refinanced not older than 45 days at conditional approval	☐ ☐ ☐
C2	Council Rates notice on security property	☐ ☐ ☐
C3	Cash out >100k -1 month's Bank Statements showing Salary Credits OR 1 month's personal Bank statement for Self-Employed not older than 45 days at conditional approval	☐ ☐ ☐
D PAYG		Y / N / N/A
D1	Australian Income;(2 pay slips OR Letter from employer not older than 60 days at conditional approval OR Current employment contract)AND last financial year PAYG statement If employment started this financial year,the YTD statement from the tax portal Foreign Income;(2 pay slips OR Letter from employer not older than 60 days at conditional approval OR Employment Contract)AND 6 months statements showing salary credits not older than 45 days at conditional approval	☐ ☐ ☐
E SELF-EMPLOYED-(SOLE TRADER /PARTNERSHIP I COMPANY)		Y / N / N/A
E1	Last year's Accountant prepared Financial Statements with Balance Sheet including previous years Profit &Loss for comparison purposes only not older than 18 months at conditional approval AND Individuals latest ATO Notice of Assessment(Minimum 5 Years as declared on application)	☐ ☐ ☐
F RENT		Y / N / N/A
F1	Residential -Latest Rental Statement or if vacant Real Estate Rental appraisal letter not older than 45 days at conditional approval	☐ ☐ ☐
F2	Commercial -Copy of current formal Lease Agreement and evidence of payment over most recent 3 months(ie via Bank statements not older than 45 days at conditional approval)	☐ ☐ ☐



HomeSecure C EXPAT FULL DOC (NO Clawback)

Owner Occupied

	Rate	Comparison
VARIABLE ≤ 80% LVR & ≤ \$1M	5.99%	6.08%*
INVESTMENT ≤80% LVR & ≤ \$1M	Add 0.30%	
LARGE LOANS ≤80% LVR & ≤ \$2M	Add 0.30%	
INTEREST ONLY OO ≤ 75% LVR & ≤ \$2M	Add 0.00%	
INV ≤ 80% LVR & ≤ \$2M	Add 0.20%	
OVERSEAS INCOME ≤ 80% LVR & ≤ \$2M	Add 0.00%	
CATEGORY 2 ≤ 60% LVR & ≤ \$1.5M	Add 0.00%	
≤ 80% LVR & ≤ \$1.2M	Add 0.00%	
CATEGORY 3 & 4 ≤ 70% LVR & ≤ \$500K	Add 0.00%	
≤ 80% LVR & ≤ \$400K	Add 0.00%	
SPECIALIST & HIGH DENSITY ≤ 70% LVR & ≤ \$2M	Add 0.50(High Risk properties, Credit Score < 500 & Security living area < 50m ²)	
OFFSET ≤80% LVR & ≤ \$2M	Add 0.00%	
ANNUAL FEE WAIVER ≤ 80% LVR & ≤ \$2M	Add 0.10%	

ESTIMATED FEES

APPLICATION FEE	\$880 Manual Application
VALUATION FEE	Minimum \$250 or at cost ^[2]
FINDER'S LEGAL FEE	\$0 ^[1] plus disbursements
SETTLEMENT FEE	\$150
SETTLEMENT FEE	\$395
ANNUAL FACILITY FEE	\$795
LOAN VARIATION FEE	\$250
LOAN FACILITY VARIATION FEE	\$400
SPECIALIST & HIGH DENSITY ≤ 70% LVR & ≤ \$2M	Add 0.50 (choose between 0.50% loading or 0.50% Risk Fee)
NO CLAWBACK RISK FEE ≤ 80% LVR & ≤ \$2M	Add 1.00%

SECURITY SIZE REQUIREMENTS

SIZE (NO MINIMUM)	Security living area < 50 m ² (70% Max LVR)
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LOAN SIZE & LVR BY LOCATION

LOCATION	Category 1	Category 2	Category 3 & 4
LOAN SIZE	80%(\$150K-\$2M)	60% (\$150K-\$1.5M) 80% (\$150K-\$1.2M)	70% (\$150K-\$500K) 80% (\$150K-\$400K)
TERM	30 years . 5 years maximum IO.		

ACCEPTABLE COUNTRY LIST

Australia, Brazil, Brunei, Canada, China, ,France, Germany, Hong Kong, India, Indonesia, Span, Macao, Malaysia, Mexico, New Zealand, Papua New Guinea, Philippines, Qatar, Saudi Arabia, Singapore, South Africa, South Korea, Switzerland, Taiwan, United Kingdom (England., Scotland Wales, Northern Ireland)., United Arab Emirates, United States of America and Vietnam, and other Countries not specified above excluding sanctioned countries as determined by DFAT (the DFAT sanctioned regime list can be located here: www.dfat.gov.au/interationalrelations/security/sanctions/sanctions-regimes)

ACCEPTED APPLICANT LIST

	Applicant Type		VISA Number	
	Citizen		Acceptable	
	Permanent Resident		Resident Visa allowing ongoing occupancy	
	Temporary Resident		No	
	Non-Resident		No	
	Living in Australia	Living Overseas	Income in Australia	Income Overseas
AUSTRALIAN CITIZENS	Yes	Yes	Yes	Yes
PERMANENT RESIDENTS	Yes	Yes	Yes	Yes
TEMPORARY RESIDENTS	Yes	No	Yes	No

[1] Includes Legal Professional Fee up to \$330.



A REQUIRED FOR ALL HomeSecure C EXPAT FULL DOC APPLICATIONS		Y / N / N/A
A1	Fully completed Loan Application and Identification (VOI)	☐ ☐ ☐
A2	Servicing Calculator	☐ ☐ ☐
A3	Exit Strategy if applicant is 55 years of age or over for Owner Occupied	☐ ☐ ☐
A4	Permanent Resident Visa allowing ongoing occupancy (Not Applicable for Citizens)	☐ ☐ ☐
B PURCHASE		Y / N / N/A
B1	Contract of Sale – including deposit receipt	☐ ☐ ☐
B2	Funds to complete (savings statement) no older than 45 days at conditional approval	☐ ☐ ☐
C REFINANCE		Y / N / N/A
C1	No statements required if it can be confirmed by CCR, if CCR cannot be obtained, use last 3 month's statements for all debt(s) being refinanced not older than 45 days at conditional approval	☐ ☐ ☐
C2	Council Rates notice on security property	☐ ☐ ☐
C3	Cash out >100k-1 month's Bank Statements showing Salary Credits OR 1 month's personal Bank statement for Self-Employed not older than 45 days at conditional approval	☐ ☐ ☐
D PAYG		Y / N / N/A
D1	Australian Income; (2 pay slips OR Letter from employer not older than 60 days at conditional approval OR Employment Contract) AND last financial year PAYG statement. If employment started this financial year, the YTD statement from the tax portal Foreign Income; (2 pay slips OR Letter from employer not older than 60 days at conditional approval OR Employment Contract) AND 6 months statements showing salary credits not older than 45 days at conditional approval	☐ ☐ ☐
E SELF-EMPLOYED – (SOLE TRADER/PARTNERSHIP)		Y / N / N/A
E1	NA – PAYG product only	☐ ☐ ☐
F RENT		Y / N / N/A
F1	Residential - Latest Rental Statement OR if vacant Real Estate Rental appraisal letter not older than 45 days at conditional approval	☐ ☐ ☐
F2	Overseas rental income-Latest Rental Statement or if vacant Real Estate Rental appraisal letter not older than 45 days at conditional approval	☐ ☐ ☐



Full Doc



Rates from^

6.09 % p.a.

Max LVR:
95%
80% no LMI
Term:
30 years
Interest only:
1 - 5years*
Income Assessment:
2 payslips or
2years ' f financial
Max Loan Size:
\$5m @ 80% LVR
\$10m @ 75% LVR
\$25m @ 70% LVR
\$40m @ 65% LVR

Owner Occupied Discount (<\$3m**)			
Credit Grade	≤65%	75%	80%
A	6.09%	6.24%	6.29%
B	6.89%	7.09%	7.19%

Any Worthwhile Purpose (including cash out)									
Credit Grade	≤\$3m*			\$3m-\$10m			\$10m-\$40m		
	≤65%	75%	80%	≤65%	75%	80%	≤65%	70%	80%
A	6.24%	6.39%	6.49%	6.79%	7.24%	7.49%	POA	POA	
B	7.14%	7.24%	7.34%	7.64%	7.94%		POA	POA	
C1	7.89%	8.39%	8.49%	8.34%	9.14%		POA	POA	
C2	9.19%	9.39%	9.49%	9.34%	9.64%				
C3	10.19%	10.39%	10.49%						

Lite Doc®



Rates from^

6.19 % p.a.

Max LVR:
80%
Term:
30 years
Interest only:
1 - 5years*
Income Assessment:
Accountant's letter, Trading
Statements or BAS
Max Loan Size:
\$5m @ 80% LVR
\$10m @ 75% LVR
\$25m @ 70% LVR
\$40m @ 65% LVR

Owner Occupied Discount (<\$3m**)			
Credit Grade	≤65%	75%	80%
A	6.19%	6.24%	6.39%
B	7.24%	7.59%	7.59%

Any Worthwhile Purpose (including cash out)									
Credit Grade	≤\$3m*			\$3m-\$10m			\$10m-\$40m		
	≤65%	75%	80%	≤65%	75%	80%	≤65%	70%	80%
A	6.39%	6.49%	6.54%	7.24%	7.69%	7.79%	POA	POA	
B	7.49%	7.74%	7.74%	7.64%	8.04%		POA	POA	
C1	8.49%	8.74%	8.74%	8.64%	9.14%		POA	POA	
C2	9.49%	9.69%	9.74%	9.94%	10.14%				

SMSF



Rates from^

6.34 % p.a.

Max LVR:
80%
Term:
30 years
Interest only:
1 - 5years*
Income Assessment:
Rental income
SMSF Contribution
Max Loan Size:
\$3m @ 80% LVR

Owner Occupied Discount (<\$3m**)			
Credit Grade	≤65%	70%	75%
A	6.34%	6.59%	6.59%
B	7.14%	7.54%	7.74%

Construction



Rates from^

7.64 % p.a. | **6.09** % p.a.
(upon completion)

Max LVR:
80%
Term:
30 years
Interest only:
1 - 5years*
Income Assessment:
Refer to Full Doc or
Lite Doc®
Max Loan Size:
\$3m @ 80% LVR
\$10m @ 75% LVR
Up to \$40m on application

Any Worthwhile Purpose (including cash out)									
Credit Grade	1-2 dwellings (<\$3m)			1-2 dwellings (\$3m-\$10m)			1-2 dwellings (\$10m-\$40m)		
	≤65%	75%	80%	≤65%	75%	80%	≤65%	70%	80%
A	7.64%	7.84%	7.99%	7.84%	8.14%	8.24%	POA	POA	
B	7.94%	8.14%	8.34%	8.24%	8.54%		POA	POA	
C1	9.14%	9.54%	10.14%	9.24%	9.54%		POA	POA	

Automatic accreditation through your aggregator. ^Depends on loan amount and risk grade of borrower.
*Interest rate loading of 0.40% p.a. may apply, depending on loan amount or product type. * Interest only available.
Terms, conditions, fees, charges and RFMM criteria apply.



Vacant Land



Rates from^

7.64% p.a.

Metro 75% LVR, Regional 70% LVR, Other 65% LVR.
Max LVR: 75%
Term: 2 years
Interest only: 2 years
Income Assessment: Refer to Full Doc or Lite Doc®
Max Loan size: \$3m

Purchase and Refinance (<\$3m**)			
Credit Grade	≤65%	70%	75%
A	7.64%	7.84%	7.99%
B	7.94%	8.14%	8.34%
C1	9.14%	9.54%	10.14%

Rural-Resi

>25 acres, <100 acres



Rates from^

7.04% p.a.

Max LVR: 75%**
Term: 30 years
Interest Only: 1-5 years
Income Assessment: Refer to Full Doc or Lite Doc®
Max Loan Size: \$2.5m

Any Worthwhile Purpose				
Credit Grade	≤\$3m*		Lite Doc®	
	≤65%	75%+	≤65%	75%+
A	7.04%	7.24%	7.64%	7.64%
B	7.54%	7.24%	7.94%	8.14%
C1	8.54%	9.04%	9.04%	9.44%
C2	9.84%	10.04%	10.04%	10.34%

Bridging



Rates from^

7.74% p.a.

Max LVR: 80%
Term: 2 years (up to 30 years if residual debt)
Interest Only: 2 years
Income Assessment: Refer to Full Doc or Lite Doc®
Max Loan Size: \$5m @ 80% LVR
 \$10m @ 75% LVR
 Up to \$25m on application

Purchase or Construction									
Credit Grade	≤\$3m			\$3m-\$10m			\$10m-\$25m		
	≤65%	75%	80%	≤65%	75%	80%	≤70%	75%	80%
A	7.74%	7.84%	7.99%	7.89%	8.24%		POA	POA	
B	8.04%	8.24%	8.34%	8.19%	8.54%	8.34%	POA	POA	
C1	9.14%	9.54%	10.14%	9.14%	9.64%		POA	POA	

Bridging



Rates from^

6.74% p.a.

Max LVR: 80%
Term: 30 years
Interest Only: 1-5 years
Income Assessment: Refer to Full Doc or Lite Doc®
Max Loan Size: \$3m @ 80% LVR
 \$5m @ 75% LVR
 Up to \$25m on application

Any Worthwhile Purpose									
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Expatriate Loan

Credit Grade	≤\$3m			\$3m-\$5m			\$5m-\$25m		
	≤65%	75%	80%	≤65%	75%	80%	≤70%	75%	80%
A	6.74%	6.94%	7.34%	6.94%	7.34%		POA		

Non-Resident Loan

Credit Grade	≤\$3m Standard		\$3m-\$5m Standard		≤\$3m Inner-City Apartments		\$3m-\$5m Inner-City Apartments	
	≤65%	75%	≤65%	75%	≤60%	70%	≤60%	70%
A	7.64%	7.74%	7.84%	8.34%	7.94%	8.04%	8.39%	8.89%

Automatic accreditation through your aggregator. ^Depends on loan amount and risk grade of borrower.
 *Interest rate loading of 0.40% p.a. may apply, depending on loan amount or product type. **interest only available. Depends on acreage. Terms, conditions, fees, charges and RFMM criteria apply.



Full Doc



Rates from^

7.14 % p.a.

Max LVR:
75%
Term:
30 years
Interest only:
1 - 5years
Income Assessment:
2 payslips or
2years ' financials
Max Loan Size:
\$40m

Purchase, Refinance, Debt Consolidation & Cash Out

	≤\$3m				\$3m-\$10m				\$10m-\$40m
Credit Grade	≤60%	65%	70%	75%	≤60%	65%	70%	75%	≤70%
A	7.14%	7.14%	7.39%	7.59%	7.64%	7.84%	7.99%		POA
B	7.64%	7.84%	7.94%	8.24%	7.84%	8.19%	8.39%		POA
C1	8.14%	8.54%	8.64%		8.54%	8.64%	9.14%		POA

Lite Doc®



Rates from^

7.74 % p.a.

Max LVR:
75%
Term:
30 years
Interest only:
1 - 5years
Income Assessment:
Accountant's letter,
Trading Statements or
BAS
Max Loan Size:
\$40m

Purchase, Refinance, Debt Consolidation & Cash Out

	≤\$3m				\$3m-\$10m				\$10m-\$40m
Credit Grade	≤60%	65%	70%	75%	≤60%	65%	70%	75%	≤70%
A	7.74%	7.89%	7.99%	8.19%	8.14%	8.14%	8.24%		POA
B	7.99%	8.14%	8.34%	8.64%	8.29%	8.34%	8.64%		POA
C1	8.34%	8.59%	8.84%		8.59%	8.89%	9.14%		POA

Lease Doc



Rates from^

7.14 % p.a.

Max LVR:
75%
Term:
30 years
Interest only:
1 - 5years
Income Assessment:
Full Lease Agreement
Max Loan Size:
\$40m

Finance Leased Commercial Property

	≤\$3m				\$3m-\$10m				\$10m-\$40m
Credit Grade	≤60%	65%	70%	75%	≤60%	65%	70%	75%	≤70%
A	7.14%	7.14%	7.39%	7.59%	7.64%	7.84%	7.99%		POA
B	7.64%	7.84%	7.94%	8.24%	7.84%	8.19%	8.39%		POA
C1	8.14%	8.54%	8.64%		8.54%	8.64%	9.14%		POA

SMSF



Rates from^

7.14 % p.a.

Max LVR:
75%
Term:
30 years
Interest only:
1 - 5years
Income Assessment:
Rental income
SMSF Contribution
Max Loan Size:
\$10m

Purchase & Refinance

	≤\$3m				\$3m-\$10m			
Credit Grade	≤60%	65%	70%	75%	≤60%	65%	70%	75%
A	7.14%	7.14%	7.29%	7.39%	7.54%	7.84%	7.99%	
B	7.64%	7.84%	7.94%	8.24%	7.84%	8.19%	8.34%	
C1	8.14%	8.54%	8.64%		8.54%	8.64%	9.14%	

Lite Doc



Rates from^

8.99 % p.a.

Max LVR:
55%**
Term:
1-5 years
Interest only:
1-5 years
Income Assessment:
Refer to Full Doc
or Lite Doc®
Max Loan Size:
\$2m

Rural Property >100 Acres

	≤\$2m
Credit Grade	≤65%+
A	8.99%
B	9.24%

Development Site Acquisition

Rates from^
8.54% p.a.



Max LVR:
70%
Term:
1-5 years
Interest only:
1-5 years
Income Assessment:
Refer to term sheet
Max Loan Size:
\$40m

Purchase, Refinance, Debt Consolidation & Cash Out

	≤\$5m	\$5m-\$15m	\$5m-\$40m
Credit Grade	≤70%	≤65%	≤65%
A	8.54%	9.24%	POA
B	9.24%	9.64%	POA

Development Finance

Rates from^
9.59% p.a.



Max LVR:
70%
Term:
1-5 years
Interest only:
1-5 years
Income Assessment:
Accountant's letter,
Trading Statements
Or BAS
Max Loan Size:
\$40m

Purchase, Refinance, Debt Consolidation & Cash Out

	≤\$5m	\$5m-\$15m	\$5m-\$40m
Credit Grade	≤70%	≤65%	≤65%
A	9.59%	10.29%	10.59%
B	10.29%	10.69%	10.79%

Residual Stock

Rates from^
7.74% p.a.



Max LVR:
75%
Term:
1-5 years
Interest only:
1-5 years
Income Assessment:
Refer to term sheet
Max Loan Size:
\$40m

Purchase, Refinance, Debt Consolidation & Cash Out

	≤\$5m		\$5m-\$15m			\$5m-\$40m	
Credit Grade	≤70%	≤75%	≤65%	≤70%	≤75%	≤65%	≤75%
A	7.74%	8.14%	7.99%	8.24%	POA	8.44%	POA
B	8.34%	8.64%	8.64%	8.84%	POA	8.84%	POA

Residential and Commercial Application Fees

	A	B	C1	C2	C3
Residential Full Doc "Owner-Occupied Special" < \$3m	\$995	\$995	n/a	n/a	n/a
Residential Lite Doc "Owner-Occupied Special" < \$3m	0.75%	0.75%	n/a	n/a	n/a
Residential Full Doc ≤ \$3m	0.75%	0.75%	1.50%	1.50%	1.50%
Residential Full Doc > \$3m	1.25%	1.25%	1.75%	1.75%	n/a
Residential Lite Doc ≤ \$3m	1.25%	1.25%	1.75%	1.75%	n/a
Residential Lite Doc > \$3m	1.25%	1.25%	1.75%	1.75%	n/a
Residential Bridging	1.25%	1.25%	1.25%	n/a	n/a
Residential Expatriate ≤ \$3m	0.75%	n/a	n/a	n/a	n/a
Residential Expatriate > \$3m	1.25%	n/a	n/a	n/a	n/a
Residential Non-Resident	1.50%	n/a	n/a	n/a	n/a
Residential SMSF	\$995	1.25%	n/a	n/a	n/a
Commercial SMSF	1.25%	1.25%	1.75%	n/a	n/a
Residential Construction	1.25%	1.25%	1.50%	n/a	n/a
Development Finance /Residual Stock/Commercial Advantage	1.50%	1.50%	n/a	n/a	n/a
Rural ≥100 acres	1.25%	1.25%	n/a	n/a	n/a
Commercial	1.25%	1.25%	1.75%	1.75%	n/a
Renewal Fee	0.50%	0.50%	0.50%	0.50%	0.50%



Variable rate p.a		Established Property Loan≤\$3M									
		Prime		Near Prime		Near Prime+		Specialist		Specialist+	
LVR		P&I	CPR	P&I	CPR	P&I	CPR	P&I	CPR	P&I	CPR
Full Doc	≤65%	6.49%	6.55%	6.99%	7.05%	7.24%	7.30%	7.74%	7.80%	9.14%	9.20%
	≤75%	6.64%	6.70%	7.09%	7.15%	7.34%	7.40%	7.99%	8.05%	9.34%	9.40%
	≤80%	6.74%	7.80%	7.24%	7.30%	7.44%	7.50%	8.49%	8.55%	9.94%	10.00%
Alt Doc	≤65%	6.59%	6.65%	7.14%	7.20%	7.44%	7.50%	8.14%	8.20%	9.39%	9.45%
	≤75%	6.69%	6.75%	7.24%	7.30%	7.54%	7.60%	8.24%	8.30%	9.59%	9.65%
	≤80%	6.79%	6.85%	7.44%	7.50%	7.84%	7.90%	8.59%	8.65%	10.09%	10.15%

Applicable Loadings	Interest Rate	Application Fee
Interest Only	0.30%	N/A
Investment Property	0.30%	N/A
Acreage> 25	From 1.00%	0.75%
Loan size \$2.0m≤ \$3.0m	Waived	0.35%

Free Redraw & NO ONGOING FEE

- Loading applies to existing application fee except where a fixed dollar fee applies, in which case the loading replaces the existing application fee.
- Applies to both primary and secondary securities.

LOAN SIZE LIMITS		
Near Prime &Near Prime +	≤75%	\$3,000,000
	≤80%	\$2,000,000
Specialist	≤75%	\$1,500,000
	≤80%	\$1,250,000
Specialist+	≤75%	\$1,250,000
	≤80%	\$1,000,000
Prime	≤80%	\$3,000,000

Max Exposure -\$10m (individual exposures above \$5m should be discussed with your BDM)

	Prime	Near Prime	Near Prime+	Specialist	Specialist+	
Debt Consolidation	Unlimited personal or business debts					
Cash Out	Unlimited for acceptable stated purpose					
Vacant Land	Acceptable			Not Acceptable		
Private Loan	Evidenced conduct	Capitalized Interest				
Location	Cat 1,2,3&4					
Permanent FT/PT	6 Months Current or 12 Months Industry	3 Months Current or 12 Months Industry				
Casual	12 Months Current	6 Months Current or 12 Months Industry				
Credit History	Up to \$500 Paid Defaults Unlimited Unpaid Defaults-No	Unlimited up to \$1,000 accepted				
		Up to 2 where listed 12 months ago Unlimited Unpaid Defaults-Up to \$1,000 accepted	Paid Defaults - Unlimited Unlimited Unpaid Defaults-Where listed over 12 months ago for Near Prime+&listed over 6months ago for Specialist & Unlimited for Specialist+			
Mortgage Arrears	No Arrears	<1 month (paid)		1 month	3 months	>3 months
Other Arrears	No Arrears	1 month		3 months	>3 months	>3 months
Discharged Bankruptcy	No			From 1 year	From 1 day	

DOCUMENTATION-PAYG

Last 2 Payslips plus one of:

- Income Statement from MyGov
- Employment Letter
- 3 months Bank Statements evidencing salary credits

DOCUMENTATION-SE FULL DOC

- Most recent (11 year Company &Personal Tax Returns &Notice of Assessments
- Most recent(1)year Financials if available
- Most recent BAS or 3 months Business Trading Statements if tax return is>6months old

FEES AND CHARGES

Application Fee	Establishment Fee	Prime	Near Prime	Near Prime+	Specialist	Specialist+
Full Doc	≤70%	\$1,980	0.35%	0.35%	0.50%	1.00%
	≤80%	\$1,980	0.35%	0.35%	1.00%	1.50%
Alt Doc	≤70%	\$1,980	0.50%	0.50%	1.00%	1.25%
	≤80%	\$1,980	0.50%	0.75%	1.25%	1.75%

- *Solicitors Fee: At Cost-From\$500: Valuation Fee: At Cost- From\$330:Discharge Fee \$450 plus solicitor fees

Prepare to Submit

1. Discuss scenario with your BDM
 2. Order Upfront Valuation
- Fill Valuation application form Email to valuation@ribbonfinance.com.au
3. Submit case to submission@ribbonfinance.com.au and CC your BDM



Credit Assessment

1. Receive the confirmation email from RFMM to confirm received your application. Within 1 business day.
2. Receive OS from assessor within 2 business days



Re-submission

1. Return OS to RFMM
- Please note the time of your returning OS is the key for your application processing time
2. RFMM internal check after received your OS within 2 Business days
- Please note the key point is returning your OS in one email with full OS



Senior Review Team

1. Issue conditional approval
2. Received Broker OS and checking
3. Issue formal approval



Settlement

1. Instruct Solicitor to issue the contract
2. Solicitor Issue loan doc to customer
3. Customer return loan doc
4. Return OS to settlement@ribbonfinance.com.au (If applicable)



Post Settlement Customer Service

1. Set up Internet banking, interest review, discharge, cash out, change repayment method, productswitch.
2. Email to customerservice@ribbonfinance.com.au
Call 1300664858