

Residential

Ideal for individual, self-employed and trust borrowers looking to unlock equity, refinance or purchase a residential or investment property

FULL DOC & SMSF						
LVR	≤60%	≤65%	≤70%	≤75%	≤80%	≤85%
Prime	6.59%	6.94%	7.04%	7.14%	7.24%	7.74%
Near Prime	7.24%	7.69%	7.79%	7.89%	7.99%	
Specialist	7.99%	8.44%	8.54%	8.64%		

ALT DOC & SMSF						
LVR	≤60%	≤65%	≤70%	≤75%	≤80%	≤85%
Prime	7.04%	7.04%	7.04%	7.14%	7.24%	8.04%
Near Prime	7.79%	7.79%	7.79%	7.89%	7.99%	
Specialist	8.54%	8.54%	8.54%	8.64%		

RISK FEES				
LVR	≤80%		≤85%	
	Full Doc	Alt Doc	Full Doc	Alt Doc
Prime	0.00%	0.00%	0.75%	0.75%
Near Prime	0.75%	0.75%		
Specialist	0.75%	0.75%		

MAX LOAN						
LVR	≤60%	≤65%	≤70%	≤75%	≤80%	≤85%
Metro						
Prime	\$5.0m	\$5.0m	\$3.0m	\$3.0m	\$3.0m	\$2.0m
Near Prime	\$2.5m	\$2.5m	\$2.0m	\$2.0m	\$2.0m	
Specialist	\$2.5m	\$2.5m	\$2.0m	\$2.0m		

WA/SA/NT/TAS						
LVR	≤60%	≤65%	≤70%	≤75%	≤80%	≤85%
Prime	\$3.0m	\$3.0m	\$3.0m	\$3.0m	\$2.0m	\$1.0m
Near Prime	\$2.5m	\$2.5m	\$2.0m	\$2.0m	\$2.0m	
Specialist	\$2.5m	\$2.5m	\$2.0m	\$2.0m		

Non Metro						
LVR	≤60%	≤65%	≤70%	≤75%	≤80%	≤85%
Prime	\$1.5m	\$1.5m	\$1.5m	\$1.5m	\$1.5m	n/a
Near Prime	\$1.5m	\$1.5m	\$1.5m	\$1.5m	\$1.5m	
Specialist	\$1.5m	\$1.5m	\$1.5m	\$1.5m		

VACANT LAND		
LVR	≤60%	
	Full Doc	Alt Doc
Rates	7.99%	8.54%
Max Loan	\$2.5m	
Risk Fees	1.00%	

Borrowers
Individuals/Company and Trust borrowers

Purpose
Owner Occupier or Investment Loans and SMSF

Loan type
Consumer (NCCP) or Business

Term
Up to 30-year terms

Income Verification
Full Doc or Alt Doc

LOADINGS	
Investor	0.15%
IO	0.30%
>\$2.0m - <\$3.0m	0.30%
>\$3.0m - <\$4.0m	0.40%
>\$4.0m - <\$5.0m	0.75% (additional 0.75% risk fee)

FEES	
Application Fee	\$990
Valuation	Standard valuation from \$400 Additional costs may apply if outside of metro locations, commercial real estate, multiple properties or considered non-standard
Settlement Fee	\$599 (Deducted at settlement)
Legal Fee	<ul style="list-style-type: none"> From \$350 (ex GST) plus disbursements for standard loans From \$750 for SMSF plus disbursements* Company &/or trust borrowers and extra securities may result in additional charges
Early Repayment Fee	1.5% of original loan amount if paid out within the first three years (applicable for unregulated loans company/ trust borrowers only. SMSF borrowers: \$2,500.
Annual Fee	\$15 p/m
Discharge Fee	\$500

95% LVR NO LMI GENERATE			
LVR	First Mortgage 0-80% LVR	Second Mortgage 80-95% LVR	Risk Fee
95% (inclusive of risk fee)	6.85%	12.25%	1.50%
95%	7.60%	13.25%	Nil

Commercial

Ideal for individual, self-employed and trust borrowers looking to unlock equity, refinance or purchase a commercial property.

FULL DOC, SMSF & LEASE DOC					
LVR	≤55%	≤60%	≤65%	≤70%	≤75%
Prime	8.14%	8.14%	8.24%	8.34%	8.74%
Near Prime	8.89%	8.89%	8.99%		
Specialist	9.64%	9.64%			

ALT DOC & SMSF					
LVR	≤55%	≤60%	≤65%	≤70%	≤75%
Prime	8.54%	8.54%	8.64%	8.74%	9.14%
Near Prime	9.29%	9.29%			
Specialist	10.04%	10.04%			

RISK FEES			
	Full Doc	Alt Doc	Lease Doc
Prime	1.00%	1.00%	1.00%
Near Prime	1.00%	1.00%	1.00%
Specialist	1.00%	1.00%	1.00%

MAX LOAN					
LVR	≤55%	≤60%	≤65%	≤70%	≤75%
Metro					
Prime	\$3.0m	\$3.0m	\$2.5m	\$2.5m	\$2.0m
Near Prime	\$2.5m	\$2.5m	\$2.5m		
Specialist	\$2.5m	\$2.5m			
WA/SA/NT/TAS					
Prime	\$2.0m	\$2.0m	\$1.5m	\$1.5m	\$1.5m
Near Prime	\$2.5m	\$2.5m	\$1.5m		
Specialist	\$2.0m	\$2.0m			
Non Metro					
Prime	\$2.0m	\$2.0m	\$1.5m	\$1.5m	\$1.5m
Near Prime	\$1.5m	\$1.5m	\$1.5m		
Specialist	\$1.5m	\$1.5m			

Borrowers	Individuals/Company and Trust borrowers
Property type	Retail shops, offices, light industrial, warehouses, etc.
Loan type	Business
Term	Up to 30-year terms
Income Verification	Full Doc, Alt Doc or Lease Doc

LOADINGS	
Investor	0.15%
IO	0.30%
>\$2.0m - <\$3.0m	0.30%
>\$3.0m - <\$4.0m	0.40%
>\$4.0m - <\$5.0m	0.75% (additional 0.75% risk fee)

FEES	
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Valuation	Standard valuation from \$400 Additional costs may apply if outside of metro locations, commercial real estate, multiple properties or considered non-standard
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Early Repayment Fee	1.5% of original loan amount if paid out within the first three years (applicable for unregulated loans company/trust borrowers only. SMSF borrowers: \$2,500.
Annual Fee	\$15 p/m
Discharge Fee	\$500

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