

Prime rates p.a

LVR	Full Doc			Alt Doc		
	Principle + Interest	Interest Only	Risk Fee [^]	Principle + Interest	Interest Only	Risk Fee [^]
≤ 70%	7.29%	7.59%	-	7.39%	7.69%	-
≤ 80%	7.44%	7.74%	-	7.54%	7.84%	-
≤ 85%	7.99%	8.29%	-	8.49%	8.79%	0.50%
≤ 90%	8.39%	8.69%	1.00%	9.49%	9.79%	2.00%

Near Prime rates p.a

LVR	Full Doc			Alt Doc		
	Principle + Interest	Interest Only	Risk Fee [^]	Principle + Interest	Interest Only	Risk Fee [^]
≤ 70%	7.64%	7.94%	0.50%	7.74%	8.04%	0.50%
≤ 80%	7.89%	8.19%	1.00%	7.99%	8.29%	1.25%
≤ 85%	8.54%	8.84%	1.50%	8.64%	8.94%	2.00%
≤ 90%	9.04%	9.34%	2.00%	9.69%	9.99%	2.50%

Specialist rates p.a

LVR	Full Doc			Alt Doc		
	Principle + Interest	Interest Only	Risk Fee [^]	Principle + Interest	Interest Only	Risk Fee [^]
≤ 70%	8.54%	8.84%	0.75%	8.64%	8.94%	1.00%
≤ 75%	8.74%	9.04%	1.50%	8.84%	9.14%	1.50%
≤ 80%	8.74%	9.04%	1.50%	8.84%	9.14%	2.00%
≤ 85%	9.74%	10.04%	2.00%	9.84%	10.14%	3.00%

Specialist+ rates p.a

LVR	Full Doc			Alt Doc		
	Principle + Interest	Interest Only	Risk Fee [^]	Principle + Interest	Interest Only	Risk Fee [^]
≤ 70%	9.59%	9.89%	1.00%	9.69%	9.99%	1.50%
≤ 75%	9.74%	10.04%	1.50%	9.94%	10.24%	2.50%
≤ 80%	9.74%	10.04%	2.00%	9.94%	10.24%	2.50%

Loading	p.a
Line of credit	0.30%
Near Prime Large loan >\$1.5M	0.50%
Specialist and Specialist+ large loan > \$1M	0.50%

Fees

Loan settlement fee	\$120
Legal fee	From \$400
Establishment fee - Prime	\$590
Establishment fee - All other products	\$990
Title protection fee (excluding Prime)	\$350
Monthly account keeping fee	\$15
Loan variation fee	\$250
Discharge fee	\$500
Valuation fee >\$2M or non-standard security	By Quote

Fees (including risk fees) can be capitalised for all loans, subject to the total loan inclusive of fees, not exceeding maximum LVR for each product.

[^]The Risk Fee is calculated as a percentage of the total amount borrowed and added to the loan balance prior to settlement.

Prime rates p.a

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≤ 70%	7.59%	7.89%	-	7.69%	7.99%	-
≤ 80%	7.74%	8.04%	-	7.84%	8.14%	-
≤ 85%	8.29%	8.59%	-	8.79%	9.09%	0.50%
≤ 90%	8.69%	8.99%	1.00%	9.79%	10.09%	2.00%

Near Prime rates p.a

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≤ 80%	8.19%	8.49%	1.00%	8.29%	8.59%	1.25%
≤ 85%	8.84%	9.14%	1.50%	8.94%	9.24%	2.00%
≤ 90%	9.34%	9.64%	2.00%	9.99%	10.29%	2.50%

Specialist rates p.a

LVR	Full Doc			Alt Doc		
	Principle + Interest	Interest Only	Risk Fee [^]	Principle + Interest	Interest Only	Risk Fee [^]
≤ 70%	8.84%	9.14%	0.75%	8.94%	9.24%	1.00%
≤ 75%	9.04%	9.34%	1.50%	9.14%	9.44%	1.50%
≤ 80%	9.04%	9.34%	1.50%	9.14%	9.44%	2.00%
≤ 85%	10.04%	10.34%	2.00%	10.14%	10.44%	3.00%

Specialist+ rates p.a

LVR	Full Doc			Alt Doc		
	Principle + Interest	Interest Only	Risk Fee [^]	Principle + Interest	Interest Only	Risk Fee [^]
≤ 70%	9.89%	10.19%	1.00%	9.99%	10.29%	1.50%
≤ 75%	10.04%	10.34%	1.50%	10.24%	10.54%	2.50%
≤ 80%	10.04%	10.34%	2.00%	10.24%	10.54%	2.50%

Loading	p.a
Line of credit	0.30%
Near Prime Large loan >\$1.5M	0.50%
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Fees

Loan settlement fee	\$120
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Discharge fee	\$500
Valuation fee >\$2M or non-standard security	By Quote

Fees (including risk fees) can be capitalised for all loans, subject to the total loan inclusive of fees, not exceeding maximum LVR for each product.

[^]The Risk Fee is calculated as a percentage of the total amount borrowed and added to the loan balance prior to settlement.

		Prime	Near Prime	Specialist	Specialist+
Income accepted	Full time	>12 months continuous and <2 employers	>12 months continuous OR current employment >3 months and <2 employers in last 12 months		
	Part time	>6 months with current employer	>3 months with current employer		
	Casual	>6 months with current employer and 12 months continuous employment			
	Contract	Max 2 employers last 12 months	>12 months in industry		
	Overtime	100% if condition of employment & regular >6 months (80% if regular >6 months)	100% if regular >6 months		
	Commissions & bonuses	2 years (averaged)	12 months		
	Probation	Yes, subject to 12 months continuous employment in previous role	Yes		
	Workers compensation	No	Yes - must be ongoing until retirement		
	Child support	Children up to age 12, CSA assessment dated <6 months and 3 months statements	CSA assessment assessment or 3 months statements		
	Family Tax Benefit	A & B only. Children up to age 12	Yes, A & B only		
	Car allowance	100% - evidenced on payslips			
	Fully maintained car	Max \$5,000 per annum			
	Rental income	80% of gross rental income for existing and proposed residential investment, commercial and Airbnb/holiday let properties.			
Accepted credit impairments and refinance	Mortgage arrears	<14 days	<1 month	<2 months	<3 months
	Personal loans and credit cards	o arrears greater >14 days, o default fees or overlimit	Up to date prior to unconditional offer	Yes, with reasonable explanation	
	Defaults or judgements	If paid up to \$500	<\$2000 or >24 months ignored	<\$2000 or >12 months ignored	All
	Discharged bankruptcy	No	Yes, if >2 years past	Yes, if >1 day past	
	Debt consolidation	Unlimited private loans <6 months repayment history (excludes ATO debt)	Unlimited ATO debt and private loans (interest capitalised)	Unlimited ATO debt and private loans	

		Prime	Near Prime	Specialist	Specialist+
Verification documents	PAYG	2 most recent payslips (at least one dated within 4 weeks of application)			
	ABN & GST	ABN >24 months, GST >12 months	ABN >12 months, GST > 1 day	ABN >6 months, GST > 1 day	
	Self Employed - Full Doc	Average of last 2 years tax returns (or the latest year if lower), & NOA.	1 years' tax returns & NOA.		
		If shareholders/directors pay salary to self: Additional 6 months income (1 payslip with 6 months of year-to-date), 6 months' salary credits to a bank account, OR an ATO income statement confirming 6 months YTD or MyGov. Additionally, a signed and dated attestation letter from the company's accountant on official letterhead, confirming the company's ongoing capability to continue paying the declared salary.			
	Self Employed - Alt Doc	6 months business bank statements, OR 6 months' BAS, OR accountants letter	6 months business bank statements, OR 6 months BAS, OR accountants letter		
	Rental income - Existing property	1 month managing agent/real estate statement OR 3 months rental credits on bank statements for private leasing.			
	Rental income - Proposed property	Valuation rental figure (if to be funded under this application) or Real Estate agent appraisal letter (if otherwise funded).			
	Mortgage	6 months' statements (owner-occupied property plus any other mortgage properties being refinanced)			
	Unsecured debts to be consolidated	Recent month statement			
	Daily Expenses	N/A	N/A	N/A	3 months' personal bank statements (main transaction account)
Liquidity	Cash out	Unlimited		Unlimited up to 80% LVR, \$200,000 > 80% LVR	
	Max line of credit	50% of loan amount		50% of loan amount if <80% LVR; \$200,000 if >80% LVR	

Rates & Fees

SMSF rates p.a		
LVR	Principle + Interest	Interest Only
≤ 70%	7.34%	7.64%
≤ 80%	7.84%	8.14%

Fees

Loan settlement fee	\$120
Legal fee	From \$550
Establishment fee	\$590
Monthly account keeping fee	\$15
Loan variation fee	\$250
Discharge fee	\$500
Document vetting fee	\$800

Fees can be capitalised for all loans, subject to the total loan inclusive of fees, not exceeding maximum LVR for each product.

Requirements

Income Verification	PAYG	Superannuation guarantee contribution confirmation - 2 recent payslips, at least 1 dated within 4 weeks of application.
	PAYG - additional contributions	Existing - 12 months of SMSF Cash Management Account or Retail Superannuation funds statements. Proposed (<12 months history) - Members individual assets, liabilities and expenses and standard serviceability calculator, mortgage features PDF, 3 months most recent rental credits.
	Self Employed	2 years SMSF Returns and Financial Statements (audited) reflecting super contributions. For newly established SMSFs, 2 years retail superannuation fund statements.
	Self Employed - additional contributions	If 2 years history is not available :Standard serviceability calculator, members individual assets, liabilities and expenses. 2 years lodged business and individual tax returns.
	Account statements	6 months cash management account statements
	Other liquid assets	Current shareholding summary report and investment statements (term deposit, managed funds)
	Rental income - existing property	1 month managing agent/real estate statement OR 3 months rental credits on bank statements for private leasing
Rental income - new property	Valuation	
SMSF Documents Required	SMSF Trust Deed	Full deed
	Security Trust Deed	Full deed
	Financials	2 years audited SMSF returns and financial statements
Refinancing Document Requirements	Existing loan statements	6 months loan statements
	Rental confirmation	3 months most recent rental credits via bank statements or managing agent statements
	Independent legal advice	Evidence of past advice if received