

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%	0.50%
≤ 85%	7.99%	8.29%	-	8.49%	8.79%	1.00%
≤ 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
Prime Large Loan >\$2M	0.50%
Near Prime Large Loan >\$1.5M	0.50%
Specialist and Specialist+ Large Loan > \$1M	0.50%
Line of credit	0.30%

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 Covered up to \$400	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%	0.50%
≤ 85%	8.29%	8.59%	-	8.79%	9.09%	1.00%
≤ 90%	8.69%	8.99%	1.00%	9.79%	10.09%	2.00%

Near Prime rates p.a

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	Principle + Interest	Interest Only	Risk Fee [^]	Principle + Interest	Interest Only	Risk Fee [^]
≤ 70%	7.94%	8.24%	0.50%	8.04%	8.34%	0.50%
≤ 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
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Line of credit	0.30%

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Loan variation fee	\$250
Discharge fee	\$500
Valuation Fee Covered up to \$400	By Quote

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	Prime	Near Prime	Specialist	Specialist+	
Income accepted	Full time	12 months continuous employment with no more than 2 employers	Employed by current employer for at least 3 months OR 12 months of continuous employment with no more than 2 employers	Employed by current employer for at least 3 months OR 12 months of continuous employment	
	Part time	>6 months with current employer	>3 months with current employer		
	Casual	>6 months with current employer. Consistent contract employment history required with gaps explained.			
	Contract	Max 2 employers last 12 months	>12 months in industry		
	Overtime	100% if regular >6 months			
	Commissions & bonuses	100% - average of last two years (or the latest year if lower)	100% - 12 months		
	Probation	Yes, subject to 12 months continuous employment in previous role	Yes		
	Workers compensation	No	Yes - must be ongoing for the life of the loan		
	Child support	100% - Children up to age 12, CSA assessment dated <6 months and 3 months statements	100% - CSA assessment or 3 months statements		
	Family Tax Benefit	100% - A & B only. Children up to age 12	100% - 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 in last 6 months	<14 days 0 default fees or overlimit	<1 month	<2 months	<3 months
	Personal loans and credit cards	0 arrears >14 days, 0 default fees, overlimit <\$500	Conduct exceptions accepted subject to 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 (excludes ATO debt) Private loans - 6 months repayment history	Unlimited ATO debt and private loans (interest capitalised)		

		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: Evidence of 6 months YTD on payslips OR 6 months credit to bank statement OR ATO Income statement. Additionally an accountants letter to state sufficient profits to meet business commitments and has been trading profitably for the last 12 months			
	Self Employed - Alt Doc	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 History	6 months' statements for any loan being refinanced			
	Unsecured debts to be consolidated	Most recent months statement			
	Daily Expenses	Higher of income based HEM or borrower declared figure			
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
Discharge fee	\$500
Document vetting fee	\$800
Valuation Fee Covered up to \$400	By Quote

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	<ul style="list-style-type: none"> Existing - 12 months of SMSF Cash Management Account or Retail Superannuation funds statements. OR Proposed (<12 months history) - Members individual assets, liabilities and expenses plus standard serviceability calculator (refer to SMSF Additional Contribution guidance under Section 4) Verify personal income in line with Prime Full Doc Policy
	Self Employed	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> If 2 years history is not available - Members individual assets, liabilities and expenses plus standard serviceability calculator (refer to SMSF Additional Contribution guidance under Section 4) Verify personal income in line with Prime Full Doc Policy
	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 - Dated and fully executed
	Security Trust Deed	Full deed - Dated and fully executed
	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