

Purchasing, refinancing, investing or consolidating debt, our **Residential Loans** are designed to adapt to your clients' needs. With flexible policies, a fast credit process and expert support, we're here to help you every step of the way.

		Prime	Near Prime	Near Prime Plus	Specialist
Max LVR	Residential	90% Full Doc 85% Alt Doc	85%		80%
	Vacant Land	75%			
Verification Documents	PAYG	Last 2 payslips			
	Self-Employed Full Doc	1 Year Personal Tax Return no older than 21 months AND corresponding Personal Notice of Assessment (NOA). Company / Trust Tax Return(s) if applicable			
	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)		
	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 ³ 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
	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		-	Discharged from bankruptcy > 1 day		
Cash Out		Unlimited up to max LVR ⁵			Up to \$100,000
Debt Consolidation		Unlimited ⁴	Unlimited including ATO debt and Private Loans		

Product Features

- ✓ 48-hour SLA to conditional
- ✓ Loan Term: 5 to 40 years²
- ✓ Loan Size: \$100,000 to \$5m
- ✓ Owner Occupied or Investor
- ✓ Interest Only up to 10 years for Residential Prime Investor ≤ 80% LVR (5 years for all other loans)
- ✓ 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)

¹ Arrears is defined as any late payment or arrears on a credit account (credit card, personal loan, mortgage) where the minimum repayment has not been made within 14 days since the credit contract due date.

² 31-40 year loan term only available for first-time home purchases. All applicants must be 40 years of age or under. Not available for loans over \$2.5m.

³ A 'credit event' is described as any single event that caused an adverse credit bureau listing or listings. A single credit event can consist of multiple bureau listings, provided the borrower can demonstrate that all listings were caused by that single event and the period over which the listings were reported does not exceed 6 months.

⁴ ATO debt and Private Loan debt cannot be consolidated for Prime Loans.

⁵ Cash out from private lenders capped at \$200k.

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Residential Interest Rates

	Prime ≤\$2.5m		Prime >\$2.5-5m		Near Prime ≤\$2m		Near Prime >\$2-3m		Near Prime Plus		Specialist	
	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 ≤ 65%	6.44%	6.64%	7.04%	7.54%	6.99%	7.19%	7.39%	7.89%	7.89%	8.09%	8.59%	8.89%
LVR ≤ 70%	6.54%	6.64%	7.44%	7.94%	7.09%	7.29%	7.49%	8.09%	7.99%	8.19%	8.69%	8.99%
LVR ≤ 75%	6.54%	6.64%	7.54%	8.04%	7.19%	7.39%	7.89%	8.29%	8.09%	8.29%	8.89%	9.09%
LVR ≤ 80%	6.54%	6.64%	N/A	N/A	7.29%	7.49%	N/A	N/A	8.19%	8.39%	8.99%	9.19%
LVR ≤ 85%	7.14%	7.44%	N/A	N/A	7.89%	8.29%	N/A	N/A	8.99%	9.59%	N/A	N/A
LVR ≤ 90%	7.44%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Rates displayed are Owner Occupied Principal & Interest.

Residential Risk Fees

	Prime ≤\$2.5m		Prime >\$2.5-3m	Prime >\$3-5m	Near Prime ≤\$2m		Near Prime >\$2-3m	Near Prime Plus	Specialist
	Full Doc	Alt Doc	Full/Alt Doc	Full/Alt Doc	Full Doc	Alt Doc	Full/Alt Doc	Full/Alt Doc	Full/Alt Doc
LVR ≤ 65%	-	-	-	1.00%	-	-	1.25%	0.50%	0.50%
LVR ≤ 70%	-	-	-	1.00%	-	-	1.25%	0.75%	1.00%
LVR ≤ 75%	-	-	-	1.00%	0.50%	1.00%	1.25%	1.00%	1.25%
LVR ≤ 80%	-	-	N/A	N/A	0.50%	1.00%	N/A	1.00%	1.25%
LVR ≤ 85%	1.00%	1.00%	N/A	N/A	1.50%	1.50%	N/A	1.50%	N/A
LVR ≤ 90%	2.00%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

*Choosing to waive a portion or all of a risk fee in exchange for a higher interest rate will result in increased total interest and costs over the duration of the loan.

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Rate Loadings

Loading	Amount
Investor (up to \$2.5m)	0.15%
Investor (over \$2.5m)	-
Interest Only (5 years)	0.15%
Interest Only (10 years - Prime Investor ≤80% LVR)	0.30%
Loan Size >\$1.75m-\$2.5m	0.20%

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.

Risk Fee	Rate Loading with Risk Reducer
0.50%	0.25%
1.00%	0.50%

Excludes loans over \$2.5m.

Loan Amounts

	Prime		Near Prime		Near Prime Plus		Specialist	
	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc
LVR ≤ 65%	\$5.0m	\$5.0m	\$3.0m	\$3.0m	\$2.0m	\$2.0m	\$2.0m	\$1.5m
LVR ≤ 70%	\$5.0m	\$5.0m	\$3.0m	\$3.0m	\$2.0m	\$2.0m	\$2.0m	\$1.5m
LVR ≤ 75%	\$5.0m	\$5.0m	\$3.0m	\$3.0m	\$1.5m	\$1.5m	\$1.5m	\$1.0m
LVR ≤ 80%	\$2.0m	\$2.0m	\$1.75m	\$1.75m	\$1.25m	\$1.25m	\$1.0m	\$1.0m
LVR ≤ 85%	\$1.5m	\$1.5m	\$1.25m	\$1.25m	\$1.0m	\$1.0m	N/A	N/A
LVR ≤ 90%	\$1.0m	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Minimum loan amount \$100,000

Postcode Categories

	Max Loan Size	Max LVR
Category 1 (Metro)	\$5m	90%
Category 1 (Non-Metro)	\$1.5m	90%
Category 2	\$1.5m	80%
Category 3	\$500k	70%

Acceptable Security

Completed property only. Zoned residential/rural residential. Up to 25 acres.

Apartment/Unit Minimum property size

- Minimum 50m² including balcony and car space, or 40m² living area with no balcony or car space
- If car space is on separate title mortgages are required to be taken over both titles

Properties located in Mixed Use zoning

- Acceptable provided residence is on a separate title
- Usually located with retail business on ground floor and residences above

Restricted security type

- High density apartments (40+ units in one complex) are restricted to 80% LVR

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Whether your clients are planning their next big project or securing a long-term investment, our **Vacant Land Loans** have flexible financing options, including purchases, refinances and cash out to the maximum LVR.

Vacant Land Rates

	Prime		Near Prime		Near Prime Plus		Specialist	
	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc
LVR ≤ 65%	7.44%	7.64%	7.99%	8.19%	8.89%	9.09%	9.59%	9.89%
LVR ≤ 70%	7.54%	7.64%	8.09%	8.29%	8.99%	9.19%	9.69%	9.99%
LVR ≤ 75%	7.54%	7.64%	8.19%	8.39%	9.09%	9.29%	9.89%	10.09%

The above Vacant Land Loan rates are Principal & Interest.

Rate Loadings

Loading	Amount
Interest Only (5 years)	0.15%

Vacant Land Risk Fees

	Prime	Near Prime	Near Prime Plus	Specialist
	Full & Alt Doc	Full & Alt Doc	Full & Alt Doc	Full & Alt Doc
LVR ≤ 65%	1.25%	1.25%	1.25%	1.25%
LVR ≤ 70%	1.25%	1.25%	1.25%	1.25%
LVR ≤ 75%	1.25%	1.25%	1.25%	1.25%

Postcode Categories

	Max Loan Size	Max LVR
Category 1	\$1.5m	75%
Category 2	\$1.5m	70%
Category 3	N/A	N/A

Note: there are no clawbacks on any Vacant Land Loans

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Fee Summary

	Prime		Near Prime		Near Prime Plus		Specialist	
	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc
Application Fee	\$500	\$599	\$899					
Annual Fee	\$0							
Offset Account Fee	\$10 per account per month							
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

Features

Our entire range of loan solutions are packed with innovative features to suit more customers.



Redraw Facility



Offset Accounts



Internet Banking



Direct Debits



Direct Credits

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Serviceability

- Debt Service Coverage Ratio (DSCR) > 1.0x for all products; DSCR > 1.1x for LVR > 85%
- Buffer Rate Applied:
 - +2.01% for all products; or
 - +1.01% for Prime Refinance (P&I to P&I only). Excludes cash-out and debt consolidation.

PAYG Income

- 100% of PAYG Base income (Full time).
- 100% Casual income (part time, casual, contractor) – prorated over a 48-week period.
- 100% of Overtime, Commission, Bonuses.
- 100% of Second Job income. Must be in place at least 6 months. Max 55 hours per week. If second job under 6 months, then Near Prime.

Self-Employed Income

- Full Doc: 100% Profit before tax less non recurring income.
- Allowable add backs (no add backs allowed if the company is trading at a loss):
 - Depreciation (depreciation schedule to be provided).
 - Superannuation (in excess of compulsory)
 - Non-Recurring Expenses (to be specified)
 - Instant Asset Write off (evidence to be provided)
- Alt Doc: 100% Taxable income as per Accountant Letter.
 - Must be minimum 25% shareholder to be considered Alt Doc.
 - Income declared from the Trust, applicant must be the Trustee of the Trust.

Other income

- 90% Residential Rental Income (including holiday rental income, AirBnB (net income after fees/cleaning fees)).
 - Maximum 6% yield on property value.
- Private rental accepted with minimum 3 months banks statements, or copy of lease agreement + 1 month bank statement

- 100% Non-earned income (Government benefits, Centrelink, Foster Care, Income Protection, Workers' Compensation, Child Support).
 - Considered Near Prime if non-earned income accounts for more than 50% of total income.
 - Child support must be through the Child Support Agency. No private arrangement accepted.
 - Maternity leave: will only use full income when applicant has returned to work and provided the most recent two payslips.
- 100% Super Annuation income (distributed): must be from an income stream (not a capital draw).
- 100% Share dividend and Interest income. Share certificate to confirm shares are held at time of application and income tax return to be provided.
- 100% Trust Distributions
- 100% Foreign income. Net foreign income to be provided. Converted to AUD using prevailing XE currency exchange.
- Boarder income not accepted.

Expenses

- Declared expenses benchmarked against Income adjusted HEM.
 - Child/Spouse maintenance, Private education, Rent/Board, Investment/Secondary Property Costs (Including insurance, taxes, rates, etc.) and Personal Insurance (life, health insurance) not included in HEM.
 - Single HEM considered for single applicant part of a couple. Subject to verification of non applicant's income (Privacy consent & Proof of income)
- Notional rental expense may apply: \$650 per month per applicant.
 - With joint applicants in a spousal relationship, one rental living expense will be applied across both applicants.

Existing liabilities

- Existing mortgage debt (residential / commercial): 25% loading to current repayments.
- Credit card: 3.8% of limit (monthly).
- Consumer loans (Personal loan, Car loan): actual repayment.
- Common debt reducer considered (subject to Privacy consent from non loan party & evidence of income): 50% of debt and 50% of income used for servicing.
- Negative gearing accepted for investment properties. Negative

- gearing not accepted for Expats, Company borrowers, Vacant Land.
- ATO payment plan not accepted as ongoing liability.

Product Criteria

- 31-40 year loan term: only available to first-time home purchases. All applicants must be 40 years old and under. Not available for loans over \$2.5m.
- Refinance from Private Lenders with capitalised interest: Near Prime. Cash Out is limited to \$200,000.
- Over 50% income from non-earned sources (government benefits, foster care payments, income protection, workers' compensation): Near Prime
- Second job - If second job under 6 months: Near Prime.
- Single Development Exposure to MA Money:
 - 1-3 units: standard LVR and product grid apply.
 - 4 units: max 70% LVR;
 - 5-6 units: max 60% LVR. Near Prime.
 - More than 6 units considered: max LVR 50%. Near Prime.
- Casual Employment - Applicant in casual employment for less than six months: Near Prime.

Exit Strategy

- All applicants over the age of 50 are required to provide an Exit strategy.
- Signed and dated Exit Strategy letter to be provided by the applicant (s).
- If planning to downsize or sell property/assets, include:
 - Expected sale price.
 - Sale timeline.
 - Estimated remaining funds after the sale.
 - Attach supporting documents such as recent superannuation balance statement, proof of asset ownership.

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