

Resident Loan

Residential			Commercial		Land	
LVR	House/Townhouse<\$5m	Units<\$5m	LVR	<\$5m	LVR	<\$5m
≤50%	8.95%	8.95%	≤50%	9.95%	≤50%	10.95%
≤60%	9.45%	9.45%	≤55%	10.45%	≤55%	11.95%
≤70%	9.95%	9.95%	≤60%	10.95%	≤60%	12.95%
≤75%	10.95%		≤65%	11.95%		

Non-Resident Loan

Residential			Commercial		Land	
LVR	House/Townhouse<\$5m	Units<\$5m	LVR	<\$5m	LVR	<\$5m
≤50%	9.45%	9.45%	≤50%	10.45%	≤50%	11.95%
≤60%	9.95%	9.95%	≤55%	10.95%	≤55%	12.95%
≤65%	10.45%	10.95%	≤60%	11.45%	≤60%	13.95%
≤70%	10.95%		≤65%	11.95%		

Business Loan

Residential			Commercial		Land	
LVR	House/Townhouse<\$5m	Units<\$5m	LVR	<\$5m	LVR	<\$5m
≤50%	8.95%	8.95%	≤50%	9.95%	≤50%	10.95%
≤60%	9.45%	9.45%	≤55%	10.45%	≤55%	11.95%
≤65%	9.95%	9.95%	≤60%	10.95%	≤60%	12.95%
≤70%	10.95%		≤65%	11.95%		

Residual Stock

Residential			Commercial		Land	
LVR	House/Townhouse<\$5m	Units<\$5m	LVR	<\$5m	LVR	<\$5m
≤50%	9.95%	9.95%	≤50%	10.45%	≤50%	11.95%
≤60%	10.45%	10.45%	≤55%	10.95%	≤55%	12.95%
≤65%	10.95%	10.95%	≤60%	11.45%	≤60%	13.95%
≤70%	11.95%		≤65%	11.95%		

SMSF Loan

Residential			Commercial		Land	
LVR	House/Townhouse<\$5m	Units<\$5m	LVR	<\$5m	LVR	<\$5m
≤50%	8.95%	8.95%	≤50%	9.95%	≤50%	10.95%
≤60%	9.45%	9.45%	≤55%	10.45%	≤55%	11.95%
≤65%	9.95%	9.95%	≤60%	10.95%	≤60%	12.95%
≤70%	10.95%		≤65%	11.95%		

Second Mortgage

Residential			Commercial		Land	
LVR	House/Townhouse<\$5m	Units<\$5m	LVR	<\$5m	LVR	<\$5m
≤60%	20%	20%	≤60%	24%	≤55%	30%
≤70%	24%	24%	≤65%	30%	≤60%	36%
≤80%	30%	30%	≤70%	Pricing	≤65%	Pricing
≤85%	Pricing	Pricing				

Bridging Loan

Residential			Commercial		Land	
LVR	House/Townhouse<\$5m	Units<\$5m	LVR	<\$5m	LVR	<\$5m
≤50%	7.95%	7.95%	≤50%	9.75%	≤50%	9.95%
≤60%	8.95%	8.95%	≤55%	10.25%	≤55%	10.95%
≤70%	9.45%	9.45%	≤60%	10.55%	≤60%	11.95%
≤75%	9.95%		≤65%	10.95%	≤65%	12.95%
≤80%	10.95%		≤70%	11.95%		

Loading

≥\$3m, ≤\$5m	0.50%
>\$5m	Pricing

Fees

Establishment Fee from 2.2%
Line Fee from 0.1% per month

Key Features:

- Interest only loan repayment
- Credit impairment considered
- Loan repayment arrears considered
- Unlimited cash out
- Unlimited debt consolidation
- No commission clawbacks
- No requirements for income documents
- No maximum age restrictions
- No postcode restrictions
- No discharge fee
- No ABN requirements
- ACN with no minimum period