

Product Guide June | Specials Valid to 30th June 2025

Rate Guide

| | | |
|------------------------|-------|-------|
| LVR | <70% | <80% |
| Residential up to \$3M | 6.44% | 6.54% |
| Commercial up to \$3M | 6.94% | 7.04% |

Program Loadings

Interest Only (max 5 years) add 0.40%

Specialised Lending Loadings
NDIS, Co-Living, Student Accommodation & Boarding Houses add 1.50%

Max Loan Size & LVR Guide

| LVR | Inner City | Metro | Non Metro | Regional |
|-----------------|-------------|-------------|-------------|-------------|
| 0 - 70% | \$3,500,000 | \$3,500,000 | \$3,500,000 | \$3,500,000 |
| 70.01% - 80.00% | \$3,500,000 | \$3,500,000 | \$3,500,000 | N/A |
| 80.01% - 90.00% | N/A | N/A | N/A | N/A |

Postcode Limits Subject to Change | Maximum Borrower exposure is \$7,500,000

Program Overview

- Easy Refinance option for SMSF loans where original settlement occurred 1 year or more from current date.
- Available for acceptable residential or commercial securities up to 80% LVR.
- All other refinances to complete full application and provide all standard support documentation for assessment.
- Only Corporate Trustee structures accepted.
- Legal & Financial advice is required for all applications (some exceptions may apply for existing SMSF's)
- Maximum loan term of up to 30 years (excludes NDIS securities – max loan term 25 years, No Interest Only).
- Key servicing considerations are lower rate and lower monthly repayment.
- Other servicing to be evidenced by member(s) superannuation contributions & rental income.
- Other investment income may be used for servicing i.e. maximum deeming rate of 4% p.a. for CMA balances averaged over 2 years.
- Self Employed applicants required to evidence 2 years historical contributions being made to any Super Fund.
- Commercial program includes retail and industrial securities including Childcare, Retirement & Student Accom.
- No Vacant land.

Application Fees

Application fees \$0.00

Annual fee \$395.00

Valuation fees At cost

Settlement fee \$99.00

Lender legal fees from \$595.00

Discharge fees approx. \$2,200.00

Other terms, fees & charges may apply. Refer to the Postcode Guide for more details on acceptable security locations and LVR limitations. Product availability & conditions subject to change without notice. Australian Credit Licence 409 649. Rates effective from 2nd June 2025.