

Current Promotions

ESSENTIAL OPTIONS PRODUCT RANGE

Essential Options Special		
2.69% Owner-Occupied variable rate up to 65% LVR (\$250,00-\$750,000)		
Essential Options	P&I rates from:	IO rates from:
Prime Owner-Occupied	2.69%	3.54%
Prime Investment	2.99%	3.14%
Alt Doc Owner-Occupied	3.60%	4.05%
Alt Doc Investment	3.60%	4.10%
Near Prime Owner-Occupied	3.70%	3.85%
Near Prime Investment	3.70%	4.15%

FLEXI OPTIONS PRODUCT RANGE

Flexi Options Specials	Current Special Rates Owner Occupied (P&I):
<ul style="list-style-type: none"> Standard valuation fees up to a maximum cost of \$300 waived. 	<ul style="list-style-type: none"> Variable rate (up to 90% LVR) 2.77%* 1 year fixed rate (90% LVR) 2.52%* 2 year fixed rate (90% LVR) 2.52%* 3 year fixed rate (90% LVR) 2.57%* <p>With 100% offset account on either fixed or variable rates available.</p>
Investment (P&I):	Investment (Interest Only):
<ul style="list-style-type: none"> Variable rate (up to 90% LVR) 3.09%* 1 year fixed rate (90% LVR) 2.69%* 2 year fixed rate (90% LVR) 2.69%* 3 year fixed rate (90% LVR) 2.74%* 	<ul style="list-style-type: none"> Variable rates from (90% LVR) 3.34%* 1 year fixed rate (90% LVR) 2.89%* 2 year fixed rate (90% LVR) 2.89%* 3 year fixed rate (90% LVR) 2.94%*

* Specials to 90% are inclusive of LMI (NO capitalisation to take LVR over 90%). If LMI is to be capped resulting in LVR greater than 90%, where policy allows, then standard rates to apply.

- ✓ Team up a highly competitive fixed rate with a 90% Investment Interest Only loan.
- ✓ Upfront commission payable, 0.65% (ex GST) on utilised loan balance and 0.15% (ex GST) Trail.
- ✓ Minimum Loan Amount \$250,000.

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Essential Options Product Range

PRIME FULL DOC RATES

Variable Rates

Loan Amount	Owner Occupied				Investment		
	≤65%	≤80%	>80%-90%	>90%	≤80%	>80%-90%	>90%
LVR							
Essential Options P&I	2.69*%	2.81%	2.84%	2.94%	2.99%	3.12%	–
Essential Options IO	–	3.54%	3.64%	–	3.14%	3.55%	–

*Loan Amounts from \$250,000-\$750,000, PAYG Only.

PRIME ALT DOC RATES

Variable Rates

Loan Amount	Owner Occupied		Investment	
	≤60%	>60-80%	≤60%	>60-80%
LVR				
Essential Options P&I	3.60%	4.05%	3.60%	4.30%
Essential Options IO	4.05%	4.25%	4.10%	4.50%

NEAR PRIME FULL DOC RATES

Variable Rates

Loan Amount	Owner Occupied			Investment		
	≤60%	>60%-70%	>70%	≤60%	>60%-70%	>70%
LVR						
Essential Options P&I	3.70%	3.70%	3.90%	3.70%	4.00%	4.25%
Essential Options IO	3.85%	3.85%	4.09%	4.15%	4.15%	4.35%

COMMISSIONS (UNLESS OTHERWISE STATED)

UPFRONT PAID* ex GST : 0.65%				TRAIL PAID ex GST: 0.15%	
Clawback Period	Mths 1-12	Mths 13-18	Mths 19-24	Year 3	
ESSENTIALS PRODUCT RANGE	100%	50%	25%	-	

*Upfront commission calculated based on the drawn amount less any offset balance as at the end of the month the loan settled. All settlements will receive 0.65% upfront commission and will be subject to an 24 month clawback period.

Flexi Options Product Range

Special Variable Rates*

Product Name	Owner Occupied		Investment	
	≤ 90%	> 90%	≤ 80%	> 80%–90%
LVR				
Flexi Options Variable Home Loan (P&I) Special	2.77%	–	3.09%	3.09%
Flexi Options Variable Home Loan (IO) Special	–	–	3.34%	3.34%

Special Fixed Rates*

Product Name	Owner Occupied		Investment	
	P&I	IO	P&I	IO
Flexi Options Fixed Home Loan Special				
1 year	2.52%		2.69%	2.89%
2 year	2.52%	–	2.69%	2.89%
3 year	2.57%	–	2.74%	2.94%

*Specials - Max 90% LVR inclusive of LMI (NO capitalisation to take LVR over 90%). If LMI is to be capped resulting in LVR greater than 90%, where policy allows, then standard rate to apply.

Standard Variable Rates

Product Name	Owner Occupied			Investment	
	≤ 80%	> 80%-90%	> 90%	≤ 80%	> 80%-90%
LVR					
Flexi Options Variable Home Loan (P&I)	3.17%	3.37%	3.37%	3.52%	3.72%
Flexi Options Variable Home Loan (IO)	4.22%	–	–	3.77%	–

Standard Fixed Rates

Product Name	Owner Occupied		Investment	
	P&I	IO	P&I	IO
Flexi Options Fixed Home Loan (P&I or IO)				
1 year	2.63%	3.00%	2.80%	3.00%
2 year	2.63%	3.00%	2.80%	3.00%
3 year	2.68%	3.05%	2.85%	3.05%
4 year	3.05%	3.55%	3.35%	3.55%
5 year	3.05%	3.55%	3.35%	3.55%

Maximum 80% LVR for all new vacant land and construction loans.

COMMISSIONS (UNLESS OTHERWISE STATED)

	UPFRONT PAID* ex GST	TRAIL PAID ex GST
All Flexi Option Loans	0.65%	0.15%

Clawback Period	Mths 1-6	Mths 6-12	Mths 13-18	Mths 19-24	Year 3
FLEXI OPTIONS PRODUCT RANGE	100%	100%	50%	–	–

*Upfront commission calculated based on the drawn amount less any offset balance as at the end of the month the loan settled. All settlements will receive 0.65% upfront commission and will be subject to an 18 month clawback period.

Agility Product Range

PRIME HOME LOAN RATES

Product Name	Owner Occupied		Investment	
	P&I	IO	P&I	IO
Agile Full Doc ≤ 70% LVR	3.07%	3.27%	3.37%	3.57%
Agile Full Doc ≤ 80% LVR	3.17%	3.37%	3.47%	3.67%
Agile Full Doc ≤ 90% LVR	3.44%	–	3.74%	–
Agile Full Doc > 90% LVR	3.64%	–	3.94%	–
Agile No LMI 85%	4.04%	–	4.34%	4.49%
Agile Non Gen Savings ≤ 95% LVR	4.04%	–	–	–
Agile Non Gen Savings > 95% LVR	4.75%	–	–	–
Agile Alt Doc ≤ 70% LVR	4.11%	4.26%	4.41%	4.56%
Agile Alt Doc > 70% LVR	4.21%	4.36%	4.51%	4.66%

SPECIALIST HOME LOAN RATES

FULL DOC Owner Occupied *	LVR							
	≤ 0.70%		≤ 0.80%		≤ 0.85%		≤ 0.90%	
	P&I	IO	P&I	IO	P&I	IO	P&I	IO
Agile Clear FullDoc Home Loan	3.87%#	4.02%#	4.09%#	4.24%#	5.74%	–	6.44%	–
Agile Plus FullDoc Home Loan	5.59%	5.74%	6.12%	6.27%	6.69%	–	–	–
Agile Assist FullDoc Home Loan	6.52%	6.67%	7.17%	7.32%	8.04%	–	–	–

ALT DOC Owner Occupied *	LVR							
	≤ 0.70%		≤ 0.80%		≤ 0.85%		≤ 0.90%	
	P&I	IO	P&I	IO	P&I	IO	P&I	IO
Agile Clear AltDoc Home Loan	4.27%#	4.42%#	4.74%#	4.89%#	5.94%	–	6.64%	–
Agile Plus AltDoc Home Loan	5.90%	6.05%	6.90%	7.05%	7.47%	–	–	–
Agile Assist AltDoc Home Loan	6.85%	7.00%	7.70%	7.85%	8.77%	–	–	–

* NOTE: For Investment Loans add 0.30% to all above rates

Upfront paid ex GST: 0.65%

COMMISSIONS (UNLESS OTHERWISE STATED)

UPFRONT PAID* ex GST: 0.70%					TRAIL PAID ex GST: 0.15%
Clawback Period	Mths 1-6	Mths 6-12	Mths 13-18	Mths 19-24	Year 3
Agility – Prime Lending	100%	100%	75%	50%	25%
Agility – Specialist Lending	50%	50%	–	–	–

*Upfront commission will be based on the approved loan amount net any redraw and offset, calculated at the end of the month in which the loan settles. Special rates for Agile Clear available until further notice.

Renew/Restart Product Range

RENEW RESTART:

Prime: No risk fee up to 85% for OO Full Doc

Product Name	LVR							
	0-55%	55.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	90.01-95%
Renew Full Doc Owner Occupied P&I Only	2.84%	2.84%	2.84%	2.98%	3.08%	3.38%	3.68%	3.98%
Renew Ultra Full Doc	3.34%	3.34%	3.34%	3.48%	3.58%	3.88%	4.18%	4.48%
Renew Alt Doc Owner Occupied P&I Only	3.84%	3.84%	3.84%	3.98%	4.08%	X	X	X
Renew Ultra Alt Doc	4.34%	4.34%	4.34%	4.48%	4.58%	X		
Renew Near Prime Full Doc	3.79%	3.79%	3.79%	3.79%	3.79%	4.92%	5.32%	5.42%
Renew Near Prime Ultra Full Doc	4.29%	4.29%	4.29%	4.29%	4.29%	5.42%	5.82%	5.92%
Renew Near Prime Alt Doc Owner Occupied Only	3.89%	3.89%	3.89%	4.77%	4.82%	5.62%	X	X
Renew Near Prime Ultra Alt Doc	4.39%	4.39%	4.39%	5.27%	5.32%	6.12%	X	X
Restart Full Doc	4.95%	5.20%	5.20%	5.30%	5.60%	X	X	X
Restart Ultra Full Doc	5.75%	6.00%	6.00%	6.10%	6.40%	X	X	X
Restart Alt Doc	5.95%	6.10%	6.20%	6.30%	6.60%	X	X	X
Restart Ultra Alt Doc	6.75%	6.90%	7.00%	7.10%	X	X	X	X

Mortgage Risk fees: These apply for all interest rate cells highlighted above. Maximum LVR where security is vacant land is 65% inclusive of fees.

COMMISSIONS (UNLESS OTHERWISE STATED)

PRODUCT	UPFRONT PAID* ex GST	TRAIL PAID ex GST
Prime	0.65%	0.15%
Near Prime	0.65%	0.15%
Specialist	0.65%	0.15%

Clawback Period	Mths 1-6	Mths 6-12	Mths 13-18	Mths 19-24	Year 3
Renew (Prime) Product Range	100%	100%	50%	-	-
Renew (Near Prime) & Restart Product Range	100%	75%	50%	-	-

* Upfront commission payments calculated at the time of settlement, based on loan amount net of offset and redraw.

Key Broker Contacts

Sales Team 1800 737 448 option 1 or brokersupport@resi.com.au

Michael Abboud	Head of Distribution	0403 282 838	michael.abboud@resi.com.au
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Credit Team 1800 737 448 option 2 or brokersupport@resi.com.au

Heather Prenter	National Credit Manager		
Alejandra Molina			
Victor Huang			
Natasa Kourgialis			

Service Team 1800 737 448 option 3 or service@resi.com.au

Celina Tramontini	National Service Manager		
Nadia Hatif			
Angela Sarikakis			
Soula Condoleon			
Roma Sahni			

Contacts listing

Broker main contact number: 1800 737 448
 Option 1 for pre-submission scenarios and policy questions
 Option 2 for credit assessment and loan status
 Option 3 for any pre or post settlement enquiries

Client contact number for existing loans after settlement: 1800 754 758
This includes account balances, reviews and general enquiries.