

Essential Options Product Range

Essential Options Risk Fee Special Offer

For applications received during the month of November, we are waiving the Risk Fee on the Essential Options Prime Alt Doc and Near Prime home loans, potentially saving borrowers thousands of dollars. A minimum loan size of \$250,000 is required, with a maximum LVR of 70% permitted. The loan must settle on or before 29 Jan 2021.[#]

[#]Loans below \$250,000 and above 70% LVR will continue to incur a risk fee.

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% | 2.94% | 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 | 3.49% | 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.

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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| Jerome Porcia | BDM for NSW & QLD | 0468 755 419 | jerome.porcia@resi.com.au |
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Credit Team 1800 737 448 option 2 or brokersupport@resi.com.au

Heather Prenter National Credit Manager

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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.