

## Current Promotions

### ESSENTIAL OPTIONS PRODUCT RANGE

Essential Options Special		
2.39% Owner-Occupied variable rate up to 65% LVR (\$250,000 - \$750,000)		
Essential Options	P&I rates from:	IO rates from:
Prime Owner-Occupied	2.39%	3.39%
Prime Investment	2.79%	2.99%
Alt Doc Owner-Occupied	2.99%	3.95%
Alt Doc Investment	3.25%	3.85%
Near Prime Owner-Occupied	3.70%	3.85%
Near Prime Investment	3.70%	4.15%

### Essential Options Risk Fee Special Offer

For applications received up to the end of April, we are waiving the Risk Fee on the Essential Options Alt Doc (up to 60% LVR - also check out our hot new rates) and Near Prime (up to 70% LVR) home loans, potentially saving borrowers thousands of dollars. A minimum loan size of \$250,000 is required. The loan must settle on or before 30 June 2021#

#All loans below \$250,000 will continue to incur a risk fee as well as all other loans with an LVR exceeding the special offer requirements

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#### 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	2.39*%	2.66%	2.69%^	–	2.79%	2.97%^	–
Essential Options IO	–	3.39%	3.49%^	–	2.99%	3.40%^	–

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

^Maximum 90% LVR is inclusive of LMI.

#### PRIME ALT DOC RATES

##### Variable Rates

Loan Amount	Owner Occupied		Investment	
	≤60%	>60-80%	≤60%	>60-80%
LVR				
Essential Options P&I	2.99%	3.60%	3.25%	3.75%
Essential Options IO	3.95%	4.15%	3.85%	4.25%

#### 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	Months 1-12	Months 13-18	Months 19-24	
ESSENTIALS PRODUCT RANGE	100%	50%	25%	

\*Upfront commission calculated based on the net loan balance (net of redraw and offset) at the end of the day of loan settlement. All settlements will receive 0.65% upfront commission and will be subject to a 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
Arthur Karvelas	State Manager for SA, TAS & VIC	0418 350 312	arthur.karvelas@resi.com.au
Jerome Porcia	BDM for NSW & QLD	0468 755 419	jerome.porcia@resi.com.au
Rebecca Turner	Sales Support Officer	(02) 8204 5059	rebecca.turner@resi.com.au

### Credit Team 1800 737 448 option 2 or brokersupport@resi.com.au

Heather Prenter	National Credit Manager		
Amanda Price	Senior Manager		
Victor Huang			
Vincent Li			
Natasa Kourgialis			
Thalia Chen			
Alicia Tippins			

### 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.**