

Current Promotions

ESSENTIAL OPTIONS PRODUCT RANGE

Essential Options Special		
2.34% Owner-Occupied variable rate up to 65% LVR (\$250,000 - \$750,000)		
Essential Options	P&I rates from:	IO rates from:
Prime Owner-Occupied	2.34%	3.39%
Prime Investment	2.59%	2.89%
Alt Doc Owner-Occupied	2.99%	3.95%
Alt Doc Investment	3.25%	3.50%
Near Prime Owner-Occupied	3.25%	3.35%
Near Prime Investment	3.50%	3.80%

Essential Options Risk Fee Special Offer

For applications received up to the end of August, we are waiving the Risk Fee on the Essential Options Alt Doc (up to 60% LVR) 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 31 October 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 requirement

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PRIME FULL DOC RATES

Variable Rates

Loan Amount	Owner Occupied			Investment		
	≤65%	≤80%	>80%-90%	≤65%	≤80%	>80%-90%
LVR						
Essential Options P&I	2.34*%	2.54%	2.69%^	2.59%	2.69%	2.89%^
Essential Options IO	–	3.39%	3.49%^	–	2.89%	3.09%^

*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%	3.50%	3.95%

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	3.25%	3.25%	3.40%	3.50%	3.50%	3.75%
Essential Options IO	3.35%	3.35%	3.50%	3.80%	3.80%	3.95%

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

Arthur Karvelas	Head of Distribution & State Manager TAS & VIC	0418 350 312	arthur.karvelas@resi.com.au
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Credit Team 1800 737 448 option 2 or brokersupport@resi.com.au

Heather Prenter	National Credit Manager
Amanda Price	Senior Manager
Victor Huang	
David Wu	
Natasa Kourgialis	
Thalia Chen	
Vincent Li	
Malith Amarasinghe	

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

Soula Condoleon	Customer Service Manager
Angela Sarikakis	
Miki Kilibarda	

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.