

## 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%	2.89%
Prime Investment	2.49%	2.69%
Alt Doc Owner-Occupied	2.99%	3.09%
Alt Doc Investment	3.25%	3.25%
Near Prime Owner-Occupied	3.25%	3.35%
Near Prime Investment	3.35%	3.50%

### Essential Options Risk Fee Special Offer

For all applications received until end the of April and settled by 30 June 2022

Essential Options Prime Alt Doc risk fee waived for loans up to 60% LVR.

Essential Options Prime Alt Doc risk fee reduced to 0.25% for loans over 60% LVR%.

### SELECT PRODUCT RANGE

Select Specials	Borrower Rate
Select Owner-Occupied Variable P&I ≤70% LVR	1.99%
Select Owner-Occupied Variable P&I ≤80% LVR	2.09%
Select Investment Variable P&I ≤70% LVR	2.29%
Select Investment Variable IO ≤70% LVR	2.69%

### AGILITY PRODUCT RANGE

Offer available until further notice

Agility Prime Alt Doc risk fee waived across all LVRs, a saving of up to 1.00%.

Rates slashed on selected Agility Prime and Specialist Products.

Agility Specialist Full Doc and Alt Doc risk fee waived for loans up to 70% LVR.

### RENEW RESTART PRODUCT RANGE

Offer available until further notice

No Lender Protection Fee (LPF) for Prime Full Doc loans between 80-85% LVR.

No Mortgage Risk Fee (MRF) for Near Prime Clear loans up to 70% LVR.

No Title Protection Fee for Near Prime Full Doc and Alt Doc loans.

Discounted Mortgage Risk Fees (MRF) for select Specialist Full Doc and Alt Doc loans.

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Rate Sheet - Version 31 March 2022

## Essential Options Product Range

### Essential Options Risk Fee Special Offer

For all applications received until end the of April and settled by 30 June 2022

Essential Options Prime Alt Doc risk fee waived for loans up to 60% LVR.

Essential Options Prime Alt Doc risk fee reduced to 0.25% for loans over 60% LVR%.

### PRIME FULL DOC RATES

#### Variable Rates

Property Use	Owner Occupied			Investment		
	≤65%	≤80%	>80%–90%	≤65%	≤80%	>80–90%
LVR						
Essential Options P&I	2.34%*	2.54%	2.69%^	2.49%	2.59%	2.79%^
Essential Options IO	–	2.89%	2.99%^	–	2.69%	2.89%^

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

^Maximum 90% LVR is inclusive of LMI.

### PRIME ALT DOC RATES

#### Variable Rates

Property Use	Owner Occupied		Investment	
	≤60%	>60–80%	≤60%	>60–80%
LVR				
Essential Options P&I	2.99%	2.99%	3.25%	3.25%
Essential Options IO	3.09%	3.09%	3.25%	3.35%

### NEAR PRIME FULL DOC RATES

#### Variable Rates

Property Use	Owner Occupied			Investment		
	≤60%	>60–70%	>70%	≤60%	>60–70%	>70%
LVR						
Essential Options P&I	3.25%	3.25%	3.40%	3.35%	3.50%	3.75%
Essential Options IO	3.35%	3.35%	3.50%	3.50%	3.65%	3.75%

### COMMISSIONS (UNLESS OTHERWISE STATED)

UPFRONT PAID* ex GST : 0.65%		TRAIL PAID ex GST: 0.15%	
Clawback Period	Months 0–12	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.

## Select Product Range

### OWNER OCCUPIED RATES

#### Variable Rates

Property Use	Owner Occupied			
LVR	≤70%	>70%–80%	>80%–90%	>90%–95%
Select P&I	1.99%	2.09%	3.00%	3.42%
Select IO	3.55%	3.55%	–	–

#### Fixed Rates

LVR	≤70%	>70%–80%	>80%–90%	>90%–95%	≤70%	>70%–80%
Select Fixed	P&I	P&I	P&I	P&I	IO	IO
1 year	2.54%	2.54%	2.64%	2.84%	3.69%	3.69%
2 year	2.79%	2.79%	2.89%	3.09%	3.69%	3.69%
3 year	3.24%	3.24%	3.34%	3.54%	3.89%	3.89%
4 year	3.44%	3.44%	3.54%	3.74%	3.99%	3.99%
5 year	3.59%	3.59%	3.69%	3.89%	4.09%	4.09%

### INVESTMENT RATES

#### Variable Rates

Property Use	Investment			
LVR	≤70%	>70%–80%	>80%–90%	>90%–95%
Select P&I	2.29%	2.44%	3.42%	–
Select IO	2.69%	2.79%	3.62%	–

#### Fixed Rates

LVR	≤70%	>70%–80%	>80%–90%	≤70%	>70%–80%	>80%–90%
Select Fixed	P&I	P&I	P&I	IO	IO	IO
1 year	2.84%	2.84%	2.94%	2.94%	2.94%	3.04%
2 year	2.99%	2.99%	3.09%	3.09%	3.09%	3.19%
3 year	3.44%	3.44%	3.54%	3.64%	3.64%	3.74%
4 year	3.64%	3.64%	3.74%	3.74%	3.74%	3.84%
5 year	3.74%	3.74%	3.84%	3.84%	3.84%	3.94%

### COMMISSIONS (UNLESS OTHERWISE STATED)

UPFRONT PAID* ex GST : 0.70%		TRAIL PAID ex GST: 0.15%
Clawback Period	Months 0–12	Months 13–24
SELECT PRODUCT RANGE	100%	50%

\*Upfront commission paid based on amount drawn down on the 5th calendar day post settlement (excludes construction which is paid on facility limit).

## Agility Product Range

### PRIME HOME LOAN RATES

Product Name	Owner Occupied		Investment	
	P&I	IO	P&I	IO
Agile Full Doc ≤ 70% LVR	2.44%	2.64%	2.69%*	2.89%*
Agile Full Doc ≤ 80% LVR	2.54%	2.74%	2.79%	2.99%
Agile Full Doc ≤ 90% LVR	3.09%	–	3.34%	–
Agile Full Doc > 90% LVR	3.29%	–	3.54%	–
Agile No LMI 85%	3.49%	–	3.74%	3.89%
Agile Non Gen Savings ≤ 95% LVR	3.59%	–	–	–
Agile Non Gen Savings > 95% LVR	3.59%	–	–	–
Agile Alt Doc ≤ 70% LVR	2.99%	3.14%	3.29%	3.44%
Agile Alt Doc > 70% LVR	2.99%	3.14%	3.29%	3.44%

\* NOTE: Rates available for Ex-pats. Available for Investment property purposes only for Australian or New Zealand Citizens residing in a country apart from Australia. Country restrictions apply.

### SPECIALIST HOME LOAN RATES

Owner Occupied	LVR							
	≤70%		≤80%		≤85%		≤90%	
	P&I	IO	P&I	IO	P&I	IO	P&I	IO
Agile Clear Full Doc Home Loan	3.37%	3.52%	3.59%	3.74%	4.64%	–	5.34%	–
Agile Plus Full Doc Home Loan	4.49%	4.64%	5.02%	5.17%	5.59%	–	–	–
Agile Assist Full Doc Home Loan	5.42%	5.57%	6.07%	6.22%	6.94%	–	–	–
Agile Clear Alt Doc Home Loan	3.82%	3.97%	4.29%	4.44%	4.84%	–	5.54%	–
Agile Plus Alt Doc Home Loan	4.80%	4.95%	5.80%	5.95%	6.37%	–	–	–
Agile Assist Alt Doc Home Loan	5.75%	5.90%	6.60%	6.75%	7.67%	–	–	–

Investment	LVR							
	≤70%		≤80%		≤85%		≤90%	
	P&I	IO	P&I	IO	P&I	IO	P&I	IO
Agile Clear Full Doc Home Loan	3.67%	3.82%	3.89%	4.04%	4.94%	5.09%	5.64%	5.79%
Agile Plus Full Doc Home Loan	4.79%	4.94%	5.32%	5.47%	5.89%	6.04%	–	–
Agile Assist Full Doc Home Loan	5.72%	5.87%	6.37%	6.52%	7.24%	7.39%	–	–
Agile Clear Alt Doc Home Loan	4.12%	4.27%	4.59%	4.74%	5.14%	5.29%	5.84%	5.99%
Agile Plus Alt Doc Home Loan	5.10%	5.25%	6.10%	6.25%	6.67%	6.82%	–	–
Agile Assist Alt Doc Home Loan	6.05%	6.20%	6.90%	7.05%	7.97%	8.12%	–	–

### COMMISSIONS (UNLESS OTHERWISE STATED)

UPFRONT PAID* ex GST: 0.65%		TRAIL PAID ex GST: 0.15%
Clawback Period	Months 0–12	Months 13–24
Agility – Prime Lending	100%	50%
Agility – Specialist Lending	100%	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

#### Renew Prime

No Lender Protection Fee (LPF) for Prime Full Doc loans between 80-85% LVR.

#### Renew Near Prime

Rates starting from 3.09% p.a.

No Mortgage Risk Fee (MRF) for Near Prime Clear Full Doc and Alt Doc loans up to 70% LVR.

Discounted Mortgage Risk Fees (MRF) for select Near Prime Full Doc and Alt Doc loans.

No Title Protection Fee for Near Prime Clear and Near Prime Full Doc and Alt Doc loans.

#### Restart

Discounted Mortgage Risk Fees (MRF) for select Specialist Full Doc and Alt Doc loans.

Product Name	LVR							
	≤55%	>55–65%	>65–70%	>70–75%	>75–80%	>80–85%	>85–90%	>90–95%
Renew Full Doc Owner Occupied P&I Only	2.25%	2.45%	2.49%	2.59%	2.59%	3.29%	3.49%	3.89%
Renew Full Doc Construction Owner Occupied Only	3.61%	3.87%	3.91%	3.96%	4.36%	4.46%	4.66%	4.86%
Renew Ultra Full Doc	2.57%	2.95%	3.05%	3.19%	3.29%	3.79%	3.99%	3.99%
Renew Ultra Full Doc Construction Investment Only	4.31%	4.57%	4.61%	4.66%	X	X	X	X
Renew Alt Doc Owner Occupied P&I Only	2.89%	3.15%	3.45%	3.59%	3.89%	X	X	X
Renew Ultra Alt Doc	3.49%	3.75%	3.99%	4.09%	4.19%	X		
Renew Near Prime Clear Full Doc Owner Occupied P&I Only	3.09%	3.14%	3.14%	3.39%	3.39%	4.59%	5.39%	6.39%
Renew Near Prime Clear Ultra Full Doc	3.54%	3.59%	3.59%	3.84%	3.84%	5.04%	5.84%	6.84%
Renew Near Prime Clear Alt Doc Owner Occupied P&I Only	3.19%	3.19%	3.19%	3.49%	3.49%	5.54%	X	X
Renew Near Prime Clear Ultra Alt Doc	3.64%	3.64%	3.64%	3.94%	3.94%	5.99%	X	X
Renew Near Prime Full Doc Owner Occupied P&I Only	3.19%	3.35%	3.35%	3.49%	3.49%	4.69%	5.49%	6.49%
Renew Near Prime Ultra Full Doc	3.49%	3.65%	3.65%	3.79%	3.79%	4.99%	5.99%	6.74 %
Renew Near Prime Alt Doc Owner Occupied P&I Only	3.69%	3.89%	3.89%	3.99%	4.29%	5.69%	X	X
Renew Near Prime Ultra Alt Doc	4.29%	4.29%	4.29%	5.19%	5.24%	6.19%	X	X
Restart Full Doc	4.29%	4.39%	4.49%	4.99%	5.29%	5.99%	6.99%	7.49%
Restart Ultra Full Doc	4.99%	5.29%	5.49%	5.99%	6.19%	X	X	X
Restart Alt Doc	4.75%	4.89%	5.59%	5.99%	6.54%	6.89%	X	X
Restart Ultra Alt Doc	5.49%	5.49%	6.89%	7.19%	X	X	X	X

Lender's Protection Fees (Prime) and Mortgage Risk fees (Near Prime and Specialist): These apply for the interest rate cells highlighted above. Maximum LVR where security is vacant land is 75% (Full Doc) or 65% (Alt Doc), 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	Months 0–6	Months 7–12	Months 13–18
Renew (Prime) Product Range	100%	100%	50%
Renew (Near Prime) & Restart Product Range	100%	50%	–

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

## Flexi Options Product Range (variations only)

### 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	3.00%	4.25%	3.20%	3.35%
2 year	3.85%	4.55%	4.05%	4.15%
3 year	4.29%	4.65%	4.49%	4.55%
4 year	4.55%	4.85%	4.75%	4.85%
5 year	4.75%	5.25%	4.95%	5.05%

\*LVR > 80% please add 0.10%.

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	Months 0–12	Months 13–18
FLEXI OPTIONS PRODUCT RANGE	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.

## 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
Joseph Eichenblatt	BDM for NSW, SA & WA	0450 126 928	joseph.eichenblatt@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	
David Wu	
Natasa Kourgialis	
Thalia Chen	
Isha Saini	
Luke Kelly	
Rathan Keo	
Wendy Zhang	

### 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.**