

Essential Options Product Range

Funded by Resi

Essential Options Risk Fee Special Offer

For all applications received until end the of May and settled by 31 July 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	2.59%*	2.79%	2.94%^	2.74%	2.84%	3.04%^
Essential Options IO	–	3.14%	3.24%^	–	2.94%	3.14%^

*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	3.24%	3.24%	3.50%	3.50%
Essential Options IO	3.34%	3.34%	3.50%	3.60%

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	3.24%	3.24%	3.65%	3.34%	3.34%	4.00%
Essential Options IO	3.44%	3.44%	3.75%	3.54%	3.54%	4.00%

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.