

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

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

No Title Protection Fee for Near Prime Clear and Near Prime 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	2.49%	2.54%	2.55%	2.79%	2.79%	3.49%	3.99%	4.09%
Renew Full Doc Construction Owner Occupied Only	3.71%	3.97%	4.01%	4.06%	4.46%	4.56%	4.76%	4.96%
Renew Ultra Full Doc	2.99%	3.04%	3.19%	3.29%	3.49%	3.99%	4.39%	4.45%
Renew Ultra Full Doc Construction Investment Only	4.41%	4.67%	4.71%	4.76%	X	X	X	X
Renew Alt Doc Owner Occupied P&I Only	3.24%	3.24%	3.45%	3.59%	3.89%	X	X	X
Renew Ultra Alt Doc	3.74%	3.80%	4.04%	4.14%	4.24%	X		
Renew Near Prime Clear Full Doc Owner Occupied P&I Only	3.34%	3.39%	3.39%	3.54%	3.59%	4.59%	5.39%	6.39%
Renew Near Prime Clear Ultra Full Doc	3.64%	3.64%	3.64%	3.89%	3.89%	5.04%	5.84%	6.84%
Renew Near Prime Clear Alt Doc Owner Occupied P&I Only	3.35%	3.35%	3.55%	3.69%	3.99%	5.54%	X	X
Renew Near Prime Clear Ultra Alt Doc	3.84%	3.84%	4.09%	4.24%	4.34%	5.99%	X	X
Renew Near Prime Full Doc Owner Occupied P&I Only	3.40%	3.40%	3.40%	3.64%	3.64%	4.79%	5.64%	6.64%
Renew Near Prime Ultra Full Doc	3.75%	3.75%	3.75%	4.09%	4.09%	5.14%	6.14%	7.09%
Renew Near Prime Alt Doc Owner Occupied P&I Only	3.89%	3.99%	3.99%	4.19%	4.49%	5.79%	X	X
Renew Near Prime Ultra Alt Doc	4.34%	4.34%	4.34%	5.24%	5.29%	6.24%	X	X
Restart Full Doc	4.49%	4.59%	4.69%	5.19%	5.49%	6.19%	7.19%	7.69%
Restart Ultra Full Doc	5.19%	5.49%	5.69%	6.19%	6.39%	X	X	X
Restart Alt Doc	4.95%	5.09%	5.79%	6.19%	6.74%	7.09%	X	X
Restart Ultra Alt Doc	5.69%	5.69%	7.09%	7.39%	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 0–12	Months 13–18
Renew (Prime) Product Range	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.