

## Current Promotions

### ESSENTIAL OPTIONS PRODUCT RANGE

| Essential Options Special                        |                            |                        |
|--|----------------------------|------------------------|
| 6.89% Owner-Occupied variable rate up to 65% LVR |                            |                        |
| Essential Options                                | Owner Occupied rates from: | Investment Rates from: |
| Prime Full Doc                                   | 6.89%                      | 7.09%                  |
| Prime Alt Doc                                    | 7.29%                      | 7.39%                  |
| Near Prime Full Doc                              | 7.49%                      | 7.74%                  |
| Near Prime Alt Doc                               | 7.64%                      | 7.79%                  |
| Specialist Full Doc                              | 8.39%                      | 8.59%                  |
| Specialist Alt Doc                               | 8.64%                      | 8.84%                  |

### Essential Options Risk Fee Special Offer

Offer available until further notice

For a limited time, Risk Fees are waived on all Prime Alt Doc loan applications including our 80.01 - 85% LVR range.

### SELECT PRODUCT RANGE

| Select Specials                             | Borrower Rate |
|---|---------------|
| Select Owner-Occupied Variable P&I ≤70% LVR | 6.14%         |
| Select Owner-Occupied Variable P&I ≤80% LVR | 6.18%         |
| Select Investment Variable P&I ≤70% LVR     | 6.34%         |
| Select Investment Variable IO ≤70% LVR      | 6.59%         |

### AGILITY PRODUCT RANGE

Offer available until further notice

Agility Prime Alt Doc risk fee waived up to 80% LVR.

Interest Only loading removed from Prime Full Doc and all Specialist loans, bringing pricing on these loans in line with principal and interest rates.

### RENEW RESTART PRODUCT RANGE

Prime Alt Doc Fixed Rate Special

| Renew Alt Doc 2 & 3 year Fixed Rate Special | LVR       |         |         |         |         |         |
|---|-----------|---------|---------|---------|---------|---------|
|   | Up to 55% | >55-65% | >65-70% | >70-75% | >75-80% | >80-85% |
| 2 & 3 Year Fixed Rate                       | 6.49%     | 6.59%   | 6.59%   | 6.69%   | 6.69%   | 7.44%   |
| Lender Protection Fee                       | 0.65%     | 0.65%   | 0.65%   | 0.65%   | 0.65%   | 1.00%   |

Information contained in this document is for internal use only and not intended for consumer distribution. Unless specified, Special offers are subject to change without notice.

Rates quoted in this document are for new business only, existing customer rate enquiries need to be referred to Customer Service.

# Essential Options Product Range

Funded by RESI



## PRIME HOME LOAN RATES\*

| Product Name  | Owner Occupied |       |           | Investment |       |           |
|---|----------------|-------|-----------|------------|-------|-----------|
|   | P&I            | IO    | Risk Fee  | P&I        | IO    | Risk Fee  |
| Essential Options Full Doc ≤ 65% LVR                  | 6.89%          | 7.34% | N/A       | 7.09%      | 7.34% | N/A       |
| Essential Options Full Doc ≤ 80% LVR                  | 7.09%          | 7.34% | N/A       | 7.14%      | 7.44% | N/A       |
| Essential Options Full Doc ≤ 90% LVR <sup>1</sup>     | 7.34%          | 7.84% | N/A - LMI | 7.49%      | 7.59% | N/A - LMI |
| Essential Options Full Doc > 90%-95% LVR <sup>2</sup> | 7.85%          | 8.35% | N/A - LMI | 7.99%      | 8.19% | N/A - LMI |
| Essential Options Alt Doc ≤ 60% LVR                   | 7.29%          | 7.64% | 0.00%     | 7.39%      | 7.64% | 0.00%     |
| Essential Options Alt Doc ≤ 80% LVR                   | 7.39%          | 7.74% | 0.00%     | 7.49%      | 7.74% | 0.00%     |
| Essential Options Alt Doc ≤ 85% LVR                   | 8.39%          | 8.59% | 0.00%     | 8.59%      | 8.79% | 0.00%     |

<sup>1</sup>Maximum 90% LVR is inclusive of LMI.

<sup>2</sup>Maximum 95% LVR is inclusive of LMI.

## NEAR PRIME HOME LOAN RATES\*

| Product Name   | Owner Occupied |       |          | Investment |       |          |
|--|----------------|-------|----------|------------|-------|----------|
|  | P&I            | IO    | Risk Fee | P&I        | IO    | Risk Fee |
| Essential Options Near Prime Full Doc ≤ 60% LVR              | 7.49%          | 7.69% | 0.25%    | 7.74%      | 7.84% | 0.25%    |
| Essential Options Near Prime Full Doc ≤ 70% LVR              | 7.49%          | 7.69% | 0.50%    | 7.79%      | 7.84% | 0.50%    |
| Essential Options Near Prime Full Doc ≤ 80% LVR              | 7.69%          | 7.95% | 0.75%    | 7.94%      | 8.20% | 0.75%    |
| Essential Options Near Prime Full Doc ≤ 85% LVR              | 8.49%          | 8.69% | 1.10%    | 8.79%      | 8.99% | 1.10%    |
| Essential Options Near Prime Full Doc ≤ 90% LVR <sup>^</sup> | 9.09%          | –     | 1.50%    | 9.34%      | –     | 1.50%    |
| Essential Options Near Prime Alt Doc ≤ 60% LVR               | 7.64%          | 7.74% | 0.60%    | 7.79%      | 7.99% | 0.60%    |
| Essential Options Near Prime Alt Doc ≤ 70% LVR               | 7.64%          | 7.79% | 0.75%    | 7.89%      | 7.99% | 0.75%    |
| Essential Options Near Prime Alt Doc ≤ 80% LVR               | 7.89%          | 8.09% | 1.20%    | 8.09%      | 8.29% | 1.20%    |

<sup>^</sup>Metro Locations only.

## SPECIALIST HOME LOAN RATES\*

| Product Name                                    | Owner Occupied |       |          | Investment |       |          |
|---|----------------|-------|----------|------------|-------|----------|
|   | P&I            | IO    | Risk Fee | P&I        | IO    | Risk Fee |
| Essential Options Specialist Full Doc ≤ 60% LVR | 8.39%          | 8.54% | 0.60%    | 8.59%      | 8.79% | 0.60%    |
| Essential Options Specialist Full Doc ≤ 70% LVR | 8.39%          | 8.59% | 0.75%    | 8.59%      | 8.79% | 0.75%    |
| Essential Options Specialist Full Doc ≤ 80% LVR | 8.64%          | 8.94% | 1.10%    | 8.84%      | 9.29% | 1.10%    |
| Essential Options Specialist Alt Doc ≤ 60% LVR  | 8.64%          | 8.84% | 0.70%    | 8.84%      | 9.04% | 0.70%    |
| Essential Options Specialist Alt Doc ≤ 70% LVR  | 8.69%          | 8.89% | 0.75%    | 8.94%      | 9.04% | 0.75%    |
| Essential Options Specialist Alt Doc ≤ 80% LVR  | 9.14%          | 9.49% | 1.25%    | 9.29%      | 9.49% | 1.25%    |

\*Rates quoted in this document are for new business only, existing customer rate enquiries need to be referred to Customer Service.

## COMMISSIONS (UNLESS OTHERWISE STATED)

| 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.

## Select Product Range

Funded by Advantedge

### OWNER OCCUPIED RATES\*

#### Variable Rates

| Property Use | Owner Occupied |          |          |          |
|--------------|----------------|----------|----------|----------|
| LVR          | ≤70%           | >70%–80% | >80%–90% | >90%–95% |
| Select P&I   | 6.14%          | 6.18%    | 7.25%    | 7.67%    |
| Select IO    | 7.80%          | 7.80%    | –        | –        |

#### Fixed Rates

| LVR          | ≤80%  | >80%–90% | >90%–95% | ≤80%  |
|--------------|-------|----------|----------|-------|
| Select Fixed | P&I   | P&I      | P&I      | IO    |
| 1 year       | 6.29% | 6.59%    | 6.79%    | 6.69% |
| 2 year       | 5.99% | 6.29%    | 6.49%    | 6.64% |
| 3 year       | 5.89% | 6.19%    | 6.39%    | 6.64% |
| 4 year       | 6.54% | 6.84%    | 7.04%    | 6.69% |
| 5 year       | 6.64% | 6.94%    | 7.14%    | 6.89% |

### INVESTMENT RATES\*

#### Variable Rates

| Property Use | Investment |          |          |          |
|--------------|------------|----------|----------|----------|
| LVR          | ≤70%       | >70%–80% | >80%–90% | >90%–95% |
| Select P&I   | 6.34%      | 6.44%    | 7.67%    | –        |
| Select IO    | 6.59%      | 6.69%    | 7.87%    | –        |

#### Fixed Rates

| LVR          | ≤80%  | >80%–90% | ≤80%  | >80%–90% |
|--------------|-------|----------|-------|----------|
| Select Fixed | P&I   | P&I      | IO    | IO       |
| 1 year       | 6.49% | 6.79%    | 6.59% | 6.89%    |
| 2 year       | 6.29% | 6.59%    | 6.45% | 6.75%    |
| 3 year       | 6.29% | 6.59%    | 6.45% | 6.75%    |
| 4 year       | 6.74% | 7.04%    | 6.84% | 7.14%    |
| 5 year       | 6.79% | 7.09%    | 6.89% | 7.19%    |

\*Rates quoted in this document are for new business only, existing customer rate enquiries need to be referred to Customer Service.

### COMMISSIONS (UNLESS OTHERWISE STATED)

| UPFRONT PAID <sup>^</sup> ex GST : 0.70% |             | TRAIL PAID ex GST: 0.15% |
|--|-------------|--------------------------|
| Clawback Period                          | Months 0–12 | Months 13–24             |
| SELECT PRODUCT RANGE                     | 100%        | 50%                      |

<sup>^</sup>Upfront commission paid based on amount drawn down on the 5th calendar day post settlement (excludes construction which is paid on facility limit).

## Agile Product Range

Funded by Resimac

### PRIME HOME LOAN RATES\*

| Product Name                         | Owner Occupied |       | Investment |        |
|--------------------------------------|----------------|-------|------------|--------|
|                                      | P&I            | IO    | P&I        | IO     |
| Agile Full Doc ≤ 70% LVR             | 6.69%          | 6.69% | 6.69%^     | 6.69%^ |
| Agile Full Doc ≤ 80% LVR             | 6.79%          | 6.79% | 6.79%      | 6.79%  |
| Agile Full Doc ≤ 90% LVR             | 6.89%          | –     | 6.89%      | 6.89%  |
| Agile Full Doc > 90% LVR             | 6.99%          | –     | 6.99%      | 6.99%  |
| Agile No LMI 85%                     | 7.74%          | –     | 8.14%      | 8.14%  |
| Agile Non Gen Savings > 90 - 98% LVR | 7.84%          | –     | –          | –      |
| Agile Alt Doc ≤ 70% LVR              | 6.98%          | 6.98% | 6.98%      | 6.98%  |
| Agile Alt Doc ≤ 80% LVR              | 6.98%          | 6.98% | 6.98%      | 6.98%  |
| Agile Alt Doc ≤ 85% LVR              | 7.44%          | –     | 7.44%      | 7.44%  |
| Agile Alt Doc ≤ 90% LVR              | 7.44%          | –     | 7.44%      | 7.44%  |

\*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  | 7.49% | 7.49% | 7.59% | 7.59% | 8.59%  | –  | 9.29% | –  |
| Agile Plus Full Doc Home Loan   | 8.49% | 8.49% | 8.59% | 8.59% | 9.09%  | –  | –     | –  |
| Agile Assist Full Doc Home Loan | 9.49% | 9.49% | 9.59% | 9.59% | 10.09% | –  | –     | –  |
| Agile Clear Alt Doc Home Loan   | 7.69% | 7.69% | 7.79% | 7.79% | 8.79%  | –  | 9.49% | –  |
| Agile Plus Alt Doc Home Loan    | 8.69% | 8.69% | 8.79% | 8.79% | 9.29%  | –  | –     | –  |
| Agile Assist Alt Doc Home Loan  | 9.69% | 9.69% | 9.79% | 9.79% | 10.29% | –  | –     | –  |

| Investment                      | LVR   |       |        |        |        |        |       |       |
|---------------------------------|-------|-------|--------|--------|--------|--------|-------|-------|
|                                 | ≤70%  |       | ≤80%   |        | ≤85%   |        | ≤90%  |       |
|                                 | P&I   | IO    | P&I    | IO     | P&I    | IO     | P&I   | IO    |
| Agile Clear Full Doc Home Loan  | 7.79% | 7.79% | 7.89%  | 7.89%  | 8.89%  | 8.89%  | 9.59% | 9.59% |
| Agile Plus Full Doc Home Loan   | 8.79% | 8.79% | 8.89%  | 8.89%  | 9.39%  | 9.39%  | –     | –     |
| Agile Assist Full Doc Home Loan | 9.79% | 9.79% | 9.89%  | 9.89%  | 10.39% | 10.39% | –     | –     |
| Agile Clear Alt Doc Home Loan   | 7.99% | 7.99% | 8.09%  | 8.09%  | 9.09%  | 9.09%  | 9.79% | 9.79% |
| Agile Plus Alt Doc Home Loan    | 8.99% | 8.99% | 9.09%  | 9.09%  | 9.59%  | 9.59%  | –     | –     |
| Agile Assist Alt Doc Home Loan  | 9.99% | 9.99% | 10.09% | 10.09% | 10.59% | 10.59% | –     | –     |

\*Rates quoted in this document are for new business only, existing customer rate enquiries need to be referred to Customer Service.

### COMMISSIONS (UNLESS OTHERWISE STATED)

| UPFRONT PAID** ex GST: 0.65% |             | TRAIL PAID ex GST: 0.15% |
|------------------------------|-------------|--------------------------|
| Clawback Period              | Months 0–12 | Months 13–24             |
| Agile – Prime Lending        | 100%        | 50%                      |
| Agile – Specialist Lending   | N/A         | N/A                      |

\*\*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

Funded by Pepper

| Product Name  | LVR  |         |         |         |         |         |         |         |
|---|--|---------|---------|---------|---------|---------|---------|---------|
|   | ≤55%                                       | >55–65% | >65–70% | >70–75% | >75–80% | >80–85% | >85–90% | >90–95% |
| Renew Full Doc<br>Owner Occupied P&I  | 6.84%                                      | 6.94%   | 7.04%   | 7.14%   | 7.44%   | 7.64%   | 8.04%   | 8.24%   |
| Renew Alt Doc<br>Owner Occupied P&I   | 7.04%                                      | 7.14%   | 7.14%   | 7.24%   | 7.24%   | 7.99%   | X       | X       |
| Renew Investment Rate Loading   | 0.30% Prime Full Doc - 0.15% Prime Alt Doc |         |         |         |         |         |         |         |
| Renew Interest Only Rate Loading  | 0.30% Prime Full Doc - 0.15% Prime Alt Doc |         |         |         |         |         |         |         |
| Renew Full Doc<br>Construction Owner Occupied & Investment<br>(loadings do not apply) | 8.59%                                      | 8.79%   | 8.79%   | 8.99%   | 9.09%   | 9.39%   | 9.49%   | 9.59%   |
| Renew Alt Doc<br>Construction Owner Occupied & Investment<br>(loadings do not apply)  | 8.59%                                      | 8.59%   | 8.59%   | 8.69%   | 8.79%   | 9.39%   | X       | X       |
| Renew Near Prime Clear Full Doc<br>Owner Occupied P&I                                 | 7.24%                                      | 7.24%   | 7.34%   | 7.44%   | 7.54%   | 7.84%   | 8.24%   | 8.34%   |
| Renew Near Prime Clear Alt Doc<br>Owner Occupied P&I                                  | 7.69%                                      | 7.69%   | 7.69%   | 7.79%   | 7.79%   | 8.64%   | 9.09%   | X       |
| Renew Near Prime Full Doc<br>Owner Occupied P&I                                       | 7.64%                                      | 7.64%   | 7.74%   | 7.74%   | 7.79%   | 8.54%   | 9.04%   | 9.14%   |
| Renew Near Prime Full Doc<br>Construction Owner Occupied P&I (loadings do not apply)  | 8.99%                                      | 9.19%   | 9.19%   | 9.39%   | 9.79%   | 9.99%   | 10.29%  | 10.59%  |
| Renew Near Prime Alt Doc<br>Owner Occupied P&I  | 7.84%                                      | 7.84%   | 7.84%   | 7.84%   | 7.94%   | 8.69%   | X       | X       |
| Renew Near Prime Alt Doc<br>Construction Owner Occupied P&I (loadings do not apply)   | 8.99%                                      | 9.19%   | 9.19%   | 9.39%   | 9.79%   | 9.99%   | X       | X       |
| Restart Full Doc  | 8.44%                                      | 8.44%   | 8.54%   | 8.54%   | 8.74%   | 9.54%   | 10.54%  | 11.54%  |
| Restart Ultra Full Doc  | 9.54%                                      | 9.54%   | 9.64%   | 9.64%   | 9.94%   | X       | X       | X       |
| Restart Alt Doc   | 8.74%                                      | 8.74%   | 8.74%   | 8.84%   | 9.14%   | 10.14%  | X       | X       |
| Restart Ultra Alt Doc   | 9.94%                                      | 9.94%   | 9.94%   | 10.14%  | X       | X       | X       | X       |
| Near Prime and Restart Investment Rate Loading  | 0.35%                                      |         |         |         |         |         |         |         |
| Near Prime and Restart Interest Only Rate Loading                                     | 0.30%                                      |         |         |         |         |         |         |         |

Rates quoted in this document are for new business only, existing customer rate enquiries need to be referred to Customer Service. 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 80% for Category 1 and 2 locations. A risk fee loading of 2.50% applies to all vacant land loans. A 0.50% risk fee loading will apply for Prime Alt Doc home loans ≥ \$1,750,000, Near Prime home loans ≥ \$1,500,000 and Restart home loans ≥ \$1,000,000.

### Fixed Rates

| Fixed Rate Period (Excludes Prime Alt Doc)            | 2 years | 3 years | 5 years | 7 years | 10 years |
|---|---------|---------|---------|---------|----------|
| Fixed interest rate loading on variable interest rate | -0.10%  | -0.10%  | +0.10%  | +0.30%  | +0.70%   |

### 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.

## Flexi Options Product Range (variations only)

Funded by Adelaide Bank

### Standard Variable Rates

| Product Name                           | Owner Occupied |            | Investment |          |
|--|----------------|------------|------------|----------|
|  | ≤80%           | > 80%–90%^ | ≤80%       | >80%–90% |
| LVR                                    | ≤80%           | > 80%–90%^ | ≤80%       | >80%–90% |
| Flexi Options Variable Home Loan (P&I) | 7.12%          | 7.32%      | 7.42%      | 7.62%    |
| Flexi Options Variable Home Loan (IO)  | 8.17%          | –          | 7.58%      | –        |

^For OO loans the max LVR is 90% + LMI (to a max LVR of 95%).

### Standard Fixed Rates\*

| Product Name                              | Owner Occupied |       | Investment |       |
|---|----------------|-------|------------|-------|
|   | P&I            | IO    | P&I        | IO    |
| Flexi Options Fixed Home Loan (P&I or IO) | P&I            | IO    | P&I        | IO    |
| 1 year                                    | 6.20%          | 6.75% | 6.50%      | 6.65% |
| 2 year                                    | 5.90%          | 6.60% | 6.30%      | 6.45% |
| 3 year                                    | 6.10%          | 6.60% | 6.40%      | 6.45% |
| 4 year                                    | 6.35%          | 6.80% | 6.55%      | 6.65% |
| 5 year                                    | 6.35%          | 6.80% | 6.55%      | 6.65% |

\*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

|                |                               |              |                            |
|----------------|-------------------------------|--------------|----------------------------|
| Jerome Porcia  | BDM for NSW & QLD             | 0468 755 419 | jerome.porcia@resi.com.au  |
| Emöke Palos    | BDM for VIC, TAS, SA, WA & NT | 0404 387 993 | emoke.palos@resi.com.au    |
| Rebecca Turner | Sales Support Officer         | 0434 041 201 | rebecca.turner@resi.com.au |

### Credit Team 1800 737 448 option 2 (credit@resi.com.au) or Settlement Team 1800 737 448 option 3 (settlements@resi.com.au)

|                   |                               |
|-------------------|-------------------------------|
| Amanda Richardson | Senior Manager - Credit       |
| Victor Huang      | Senior Credit Analyst         |
| Natasa Kourgialis | Senior Credit Analyst         |
| Wendy Zhang       | Credit Administration Officer |
| Stanley Khokhar   | Credit Administration Officer |

### Service Team 1800 737 448 option 4 or service@resi.com.au

|                  |                          |
|------------------|--------------------------|
| Soula Condoleon  | Customer Service Manager |
| Angela Sarikakis |                          |
| Miki Kilibarda   |                          |
| Bo Bou           |                          |

## Contacts listing

Broker main contact number: 1800 737 448

Option 1 for pre-submission scenarios and policy questions

Option 2 for credit assessment and application status

Option 3 for any pre settlement enquiries

Option 4 for any post settlement enquiries

For **Select** and **Renew Restart** please direct your enquiries as follows:

For Credit:

- Resi Select: 1300 543 558 (Option 3) and acl@advantagedge.com.au
- Resi Renew: credit@pepper.com.au

For Pre-Settlement:

- Resi Select: 1300 543 353 and advantedge.settlements.prim@advantagedge.com.au
- Resi Renew: settlements@pepper.com.au

For Post Settlement / Customer Enquiries:

- Resi Select: 1300 543 558 (Option 2, Option 2) and advantedge.customercare@advantagedge.com.au
- Resi Renew: 1800 737 737 and service@pepper.com.au

**Client contact number for existing loans after settlement: 1800 754 758**

**This includes account balances, reviews and general enquiries.**