

Current Promotions

ESSENTIAL OPTIONS PRODUCT RANGE

Essential Options	Owner Occupied rates from:	Investment Rates from:
Prime Full Doc	6.64%	6.79%
Prime Alt Doc	6.74%	6.89%
Near Prime Full Doc	7.24%	7.39%
Near Prime Alt Doc	7.39%	7.54%
Specialist Full Doc	8.14%	8.29%
Specialist Alt Doc	8.39%	8.54%

SELECT PRODUCT RANGE

Select Specials	Borrower Rate
Select Owner-Occupied Variable P&I $\leq 70\%$ LVR	5.89%
Select Owner-Occupied Variable P&I $\leq 80\%$ LVR	5.93%
Select Investment Variable P&I $\leq 70\%$ LVR	6.09%
Select Investment Variable IO $\leq 70\%$ LVR	6.34%

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 LENDING PROMO - AVAILABLE THROUGH TO 5 JUNE 2025.

Prime Full Doc rates starting from 6.29%

Prime Alt Doc rates starting from 6.79%

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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

Essential Options Prime Full Doc			Essential Options Prime Alt Doc		
LVR	Owner-Occupied P&I Rate	Risk Fee	LVR	Owner-Occupied P&I Rate	Risk Fee
≤ 65%	6.64%	N/A	≤ 60%	6.74%	N/A
≤ 80%	6.84%	N/A	≤ 70%	6.79%	N/A
≤ 85%	7.09%	1.00% or LMI	≤ 80%	6.94%	0.25%
≤ 90% ¹	7.09%	1.75% or LMI	≤ 85%	7.74%	1.00%
≤ 95% ²	7.60%	LMI	≤ 90%	8.64%	1.75%
Interest Only Loading		0.15%	Interest Only Loading		0.15%
Investment Loading		0.15%	Investment Loading		0.15%

¹Maximum 90% LVR is inclusive of LMI or risk fee ²Maximum 95% LVR is inclusive of LMI. Monthly LMI available

NEAR PRIME HOME LOAN RATES

Essential Options Near Prime Full Doc			Essential Options Near Prime Alt Doc		
LVR	Owner-Occupied P&I Rate	Risk Fee	LVR	Owner-Occupied P&I Rate	Risk Fee
≤ 60%	7.24%	0.35%	≤ 60%	7.39%	0.60%
≤ 70%	7.24%	0.50%	≤ 70%	7.39%	0.75%
≤ 80%	7.44%	1.00%	≤ 80%	7.64%	1.20%
≤ 85%	8.24%	1.30%	≤ 85%	8.44%	1.50%
≤ 90% ³	8.84%	1.50%	≤ 90%	9.34%	2.00%
Interest Only Loading		0.15%	Interest Only Loading		0.15%
Investment Loading		0.15%	Investment Loading		0.15%

³Maximum LVR for Owner Occupied Interest Only is 85%

SPECIALIST HOME LOAN RATES

Essential Options Specialist Full Doc			Essential Options Specialist Alt Doc		
LVR	Owner-Occupied P&I Rate	Risk Fee	LVR	Owner-Occupied P&I Rate	Risk Fee
≤ 60%	8.14%	0.75%	≤ 60%	8.39%	0.70%
≤ 70%	8.14%	0.75%	≤ 70%	8.44%	0.75%
≤ 80%	8.39%	1.10%	≤ 80%	8.89%	1.25%
≤ 85%	9.29%	1.50%	≤ 85%	9.49%	2.00%
Interest Only Loading		0.15%	Interest Only Loading		0.15%
Investment Loading		0.15%	Investment Loading		0.15%

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COMMISSIONS (UPFRONT COMMISSIONS PAID WITHIN 10 BUSINESS DAYS)

UPFRONT ex GST : 0.65%		TRAIL ex GST : 0.15%	
Clawback Rules (for loans settled on or after 1 Dec 2024)	Months 0 - 6	Months 7 - 12	Months 13 - 18
Essential Options Prime Full Doc	100%	75%	50%
Essential Options Prime Alt Doc; Near Prime and Specialist Products	100%	N/A	N/A

*Upfront commission calculated based on the net loan balance (net of redraw and offset) at the end of the day of loan settlement.

Rate Sheet - Version 16 April 2025

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	5.89%	5.93%	7.00%	7.42%
Select IO	7.55%	7.55%	–	–

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	6.09%	6.19%	7.42%	–
Select IO	6.34%	6.44%	7.62%	–

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%

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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).

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	6.44%	6.44%	6.64%^	6.64%^
Agile Full Doc ≤ 80% LVR	6.54%	6.54%	6.74%	6.74%
Agile Full Doc ≤ 90% LVR	6.64%	–	6.84%	6.84%
Agile Full Doc > 90% LVR	6.74%	–	6.94%	6.94%
Agile No LMI 85%	7.49%	–	7.89%	7.89%
Agile Non Gen Savings > 90 - 98% LVR	7.59%	–	–	–
Agile Alt Doc ≤ 70% LVR	6.74%	6.74%	6.94%	6.94%
Agile Alt Doc ≤ 80% LVR	6.89%	6.89%	7.09%	7.09%
Agile Alt Doc ≤ 85% LVR	7.44%	–	7.64%	7.64%
Agile Alt Doc ≤ 90% LVR	7.74%	–	7.94%	7.94%

^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	7.24%	7.24%	7.34%	7.34%	8.34%	–	9.04%	–
Agile Plus Full Doc Home Loan	8.24%	8.24%	8.34%	8.34%	8.84%	–	–	–
Agile Assist Full Doc Home Loan	9.24%	9.24%	9.34%	9.34%	9.84%	–	–	–
Agile Clear Alt Doc Home Loan	7.44%	7.44%	7.54%	7.54%	8.54%	–	9.24%	–
Agile Plus Alt Doc Home Loan	8.44%	8.44%	8.54%	8.54%	9.04%	–	–	–
Agile Assist Alt Doc Home Loan	9.44%	9.44%	9.54%	9.54%	10.04%	–	–	–

Investment	LVR							
	≤70%		≤80%		≤85%		≤90%	
	P&I	IO	P&I	IO	P&I	IO	P&I	IO
Agile Clear Full Doc Home Loan	7.54%	7.54%	7.64%	7.64%	8.64%	8.64%	9.34%	9.34%
Agile Plus Full Doc Home Loan	8.54%	8.54%	8.64%	8.64%	9.14%	9.14%	–	–
Agile Assist Full Doc Home Loan	9.54%	9.54%	9.64%	9.64%	10.14%	10.14%	–	–
Agile Clear Alt Doc Home Loan	7.74%	7.74%	7.84%	7.84%	8.84%	8.84%	9.54%	9.54%
Agile Plus Alt Doc Home Loan	8.74%	8.74%	8.84%	8.84%	9.34%	9.34%	–	–
Agile Assist Alt Doc Home Loan	9.74%	9.74%	9.84%	9.84%	10.34%	10.34%	–	–

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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 Owner Occupied P&I	6.29%	6.39%	6.64%	6.69%	6.74%	7.39%	7.69%	7.69%
Renew Alt Doc Owner Occupied P&I	6.79%	6.89%	6.89%	6.99%	6.99%	7.74%	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 Construction Owner Occupied & Investment (loadings do not apply)	8.34%	8.54%	8.54%	8.74%	8.84%	9.14%	9.24%	9.34%
Renew Alt Doc Construction Owner Occupied & Investment (loadings do not apply)	8.34%	8.34%	8.34%	8.44%	8.54%	9.14%	X	X
Renew Near Prime Clear Full Doc Owner Occupied P&I	6.99%	6.99%	7.09%	7.19%	7.29%	7.79%	8.29%	8.39%
Renew Near Prime Clear Alt Doc Owner Occupied P&I	7.44%	7.44%	7.44%	7.54%	7.54%	8.39%	9.59%	X
Renew Near Prime Full Doc Owner Occupied P&I	7.39%	7.39%	7.49%	7.49%	7.69%	8.29%	8.79%	8.89%
Renew Near Prime Full Doc Construction Owner Occupied P&I (loadings do not apply)	8.74%	8.94%	8.94%	9.14%	9.54%	9.74%	10.04%	10.34%
Renew Near Prime Alt Doc Owner Occupied P&I	7.59%	7.59%	7.59%	7.69%	7.79%	8.59%	X	X
Renew Near Prime Alt Doc Construction Owner Occupied P&I (loadings do not apply)	8.74%	8.94%	8.94%	9.14%	9.54%	9.74%	X	X
Restart Full Doc	8.19%	8.19%	8.29%	8.29%	8.49%	9.29%	10.29%	11.29%
Restart Ultra Full Doc	9.29%	9.29%	9.39%	9.39%	9.69%	X	X	X
Restart Alt Doc	8.49%	8.49%	8.49%	8.59%	8.89%	9.89%	X	X
Restart Ultra Alt Doc	9.69%	9.69%	9.69%	9.89%	X	X	X	X
Near Prime and Restart Investment Rate Loading	0.35%							
Near Prime and Restart Interest Only Rate Loading	0.30%							

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 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	0.00%	+0.10%	+0.35%	+0.55%	+1.00%

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.

Rate Sheet - Version 16 April 2025

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
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Rebecca Kairouz	BDM for NSW	0434 041 201	rebecca.kairouz@resi.com.au
Erika Oczon	Sales Support Lead	02 8226 8200	erika.oczon@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
Ellen Zhao	Senior Credit Analyst
Wendy Zhang	Credit Administration Officer

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

Soula Condoleon	Customer Service Manager
Angela Sarikakis	
Pamela Beaumont	
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.prime@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.customer@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.