

Essential Options Product Range

Funded by RESI

PRIME HOME LOAN RATES*

Product Name	Owner Occupied		Investment	
	P&I	IO	P&I	IO
Essential Options Full Doc ≤ 65% LVR	6.89%	7.34%	7.09%	7.24%
Essential Options Full Doc ≤ 80% LVR	7.09%	7.34%	7.14%	7.24%
Essential Options Full Doc ≤ 90% LVR ¹	7.29%	7.54%	7.34%	7.44%
Essential Options Full Doc > 90%-95% LVR ²	7.85%	–	–	–
Essential Options Alt Doc ≤ 60% LVR	7.34%	7.64%	7.54%	7.74%
Essential Options Alt Doc ≤ 80% LVR	7.54%	7.74%	7.74%	7.89%

¹Maximum 90% LVR is inclusive of LMI.

²Maximum 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%	7.64%	7.74%	0.25%
Essential Options Near Prime Full Doc ≤ 70% LVR	7.49%	7.69%	0.50%	7.64%	7.74%	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%	–	1.10%	8.79%	–	1.10%
Essential Options Near Prime Full Doc ≤ 90% LVR [^]	9.09%	–	1.50%	9.34%	–	1.50%
Essential Options Near Prime Alt Doc ≤ 60% LVR	7.54%	7.74%	0.60%	7.74%	7.84%	0.60%
Essential Options Near Prime Alt Doc ≤ 70% LVR	7.59%	7.79%	0.75%	7.79%	7.84%	0.75%
Essential Options Near Prime Alt Doc ≤ 80% LVR	7.89%	8.09%	1.20%	8.14%	8.29%	1.20%

[^]Near Full Doc > 80% LVR - Capital City location only, defined as a metro postcode within a 50km radius of the capital city GPO, 60km for Melbourne and Sydney. Principal & Interest repayments 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	8.34%	8.54%	0.60%	8.64%	8.74%	0.60%
Essential Options Specialist Full Doc ≤ 70% LVR	8.39%	8.59%	0.75%	8.69%	8.79%	0.75%
Essential Options Specialist Full Doc ≤ 80% LVR	8.74%	8.94%	1.10%	9.04%	9.29%	1.10%
Essential Options Specialist Alt Doc ≤ 60% LVR	8.64%	8.84%	0.70%	8.94%	9.14%	0.70%
Essential Options Specialist Alt Doc ≤ 70% LVR	8.69%	8.89%	0.75%	8.99%	9.19%	0.75%
Essential Options Specialist Alt Doc ≤ 80% LVR	9.14%	9.49%	1.25%	9.49%	9.79%	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)

UPFRONT PAID* ex GST : 0.65%		TRAIL PAID ex GST: 0.15%	
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.