

## 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	7.34%	7.54%
Near Prime Full Doc	7.49%	7.64%
Near Prime Alt Doc	7.54%	7.74%
Specialist Full Doc	8.34%	8.59%
Specialist Alt Doc	8.64%	8.74%

### 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.

### 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

Offer available until further notice

No Lender Protection Fee (LPF) for Prime Full Doc Owner-Occupier loans between 80-85% LVR.

\$0 on selected Title Protection Fees.

No Mortgage Risk Fee (MRF) for select LVRs.

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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\*

Product Name	Owner Occupied		Investment	
	P&I	IO	P&I	IO
Essential Options Full Doc ≤ 65% LVR	6.89%	7.34%	7.09%	7.34%
Essential Options Full Doc ≤ 80% LVR	7.09%	7.34%	7.14%	7.34%
Essential Options Full Doc ≤ 90% LVR <sup>1</sup>	7.34%	7.84%	7.49%	7.59%
Essential Options Full Doc > 90%-95% LVR <sup>2</sup>	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%	7.64%	7.79%

<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%	7.64%	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 <sup>^</sup>	8.49%	–	1.10%	8.79%	–	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	7.54%	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%

<sup>^</sup>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%	8.59%	8.74%	0.60%
Essential Options Specilaist Full Doc ≤ 70% LVR	8.39%	8.59%	0.75%	8.59%	8.79%	0.75%
Essential Options Specialist Full Doc ≤ 80% LVR	8.74%	8.94%	1.10%	8.94%	9.29%	1.10%
Essential Options Specialist Alt Doc ≤ 60% LVR	8.64%	8.84%	0.70%	8.74%	9.04%	0.70%
Essential Options Sepcilaist 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%

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### 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.

## Select Product Range

Funded by Advantedge

### OWNER OCCUPIED RATES\*

#### Variable Rates

Property Use	Owner Occupied			
	≤70%	>70%–80%	>80%–90%	>90%–95%
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			
	≤70%	>70%–80%	>80%–90%	>90%–95%
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%

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### 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%	6.89%^	6.89%^
Agile Full Doc ≤ 80% LVR	6.79%	6.79%	6.99%	6.99%
Agile Full Doc ≤ 90% LVR	7.34%	–	7.74%	7.74%
Agile Full Doc > 90% LVR	7.54%	–	7.94%	7.94%
Agile No LMI 85%	7.74%	–	8.14%	8.14%
Agile Non Gen Savings > 90 - 98% LVR	7.84%	–	–	–
Agile Alt Doc ≤ 70% LVR	7.24%	7.49%	7.54%	7.79%
Agile Alt Doc ≤ 80% LVR	7.44%	7.69%	7.74%	7.99%
Agile Alt Doc ≤ 85% LVR	8.49%	–	8.79%	9.04%
Agile Alt Doc ≤ 90% LVR	9.19%	–	9.49%	9.74%

\*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%	–	–

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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	6.84%	6.94%	7.04%	7.14%	7.44%	7.64%	8.04%	8.24%
Renew Alt Doc Owner Occupied P&I	7.44%	7.44%	7.54%	7.54%	7.54%	8.39%	X	X
Renew Investment Rate Loading	0.30%							
Renew Interest Only Rate Loading	0.30%							
Renew Full Doc Construction Owner Occupied P&I (loadings do not apply)	8.59%	8.79%	8.79%	8.99%	9.09%	9.39%	9.49%	9.59%
Renew Ultra Full Doc Construction Investment &/or Interest Only (loadings do not apply)	8.89%	9.09%	9.09%	9.29%	X	X	X	X
Renew Near Prime Clear Full Doc 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 Owner Occupied P&I	7.69%	7.69%	7.69%	7.79%	7.79%	8.64%	9.09%	X
Renew Near Prime Full Doc 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 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 Owner Occupied P&I	7.84%	7.84%	7.84%	7.84%	7.94%	8.69%	X	X
Renew Near Prime Alt Doc 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	0.15%							
Near Prime and Restart Interest Only Rate Loading	0.30%							

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### Fixed Rates

Fixed Rate Period	2 years	3 years	5 years	7 years	10 years
Fixed interest rate loading on variable interest rate	0.00%	0.00%	0.00%	0.45%	0.80%

### 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				
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)				
1 year	6.40%	6.75%	6.50%	6.65%
2 year	6.15%	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

Arthur Karvelas	Head of Distribution	0418 350 312	arthur.karvelas@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)

Heather Prenter	National Credit Manager
Amanda Price	Senior Manager - Credit
Victor Huang	Senior Credit Analyst
Natasa Kourgialis	Senior Credit Analyst
Thalia Chen	Credit Analyst
Wendy Zhang	Credit Administration Officer
Stanley Khokhar	Credit Administration Officer
Caroline Nguyen	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.**