

Current Promotions

ESSENTIAL OPTIONS PRODUCT RANGE

Essential Options Special		
6.64% Owner-Occupied variable rate up to 65% LVR (\$250,000 - \$750,000)		
Essential Options	Owner Occupied rates from:	Investment Rates from:
Prime Full Doc	6.64%	6.84%
Prime Alt Doc	7.19%	7.49%
Near Prime Full Doc	7.19%	7.29%
Near Prime Alt Doc	7.29%	7.49%
Specialist Full Doc	8.29%	8.59%
Specialist Alt Doc	8.59%	8.89%

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 \leq 70% LVR	5.84%
Select Owner-Occupied Variable P&I \leq 80% LVR	5.94%
Select Investment Variable P&I \leq 70% LVR	6.14%
Select Investment Variable IO \leq 70% LVR	6.49%

AGILITY PRODUCT RANGE

Offer available until further notice
Agility Prime Alt Doc risk fee waived across all LVRs, a saving of up to 1.00%.
Agility Specialist Full Doc and Alt Doc risk fee waived for loans up to 70% LVR.
Interest Only loading removed, bringing pricing on these loans in line with principal and interest rates.
Flat rate for Agility Prime Alt Doc product irrespective of loan or repayment type.
Owner Occupied rates on Investment loans to 80% LVR for Agility Prime Full Doc.

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.
No Lender Protection Fee (LPF) for Prime Alt Doc loans.
No Mortgage Risk Fee (MRF) for select LVRs.

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	P&I	IO
Essential Options Full Doc ≤ 65% LVR	6.64% ¹	–	6.84%	–
Essential Options Full Doc ≤ 80% LVR	6.84%	7.09%	6.89%	6.99%
Essential Options Full Doc ≤ 90% LVR ²	7.04%	7.29%	7.09%	7.19%
Essential Options Full Doc > 90%-95% LVR ³	7.60%	–	–	–
Essential Options Alt Doc ≤ 60% LVR	7.19%	7.39%	7.49%	7.59%
Essential Options Alt Doc ≤ 80% LVR	7.29%	7.49%	7.54%	7.69%

¹Loan Amounts from \$250,000-\$750,000, PAYG Only.

²Maximum 90% LVR is inclusive of LMI.

³Maximum 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	7.19%	7.39%	0.60%	7.29%	7.49%	0.60%
Essential Options Near Prime Full Doc ≤ 70% LVR	7.19%	7.39%	0.75%	7.29%	7.49%	0.75%
Essential Options Near Prime Full Doc ≤ 80% LVR	7.39%	7.70%	1.00%	7.64%	7.95%	1.00%
Essential Options Near Prime Full Doc ≤ 85% LVR [^]	8.14%	–	1.25%	8.39%	–	1.25%
Essential Options Near Prime Full Doc ≤ 90% LVR*	8.74%	–	1.75%	8.99%	–	1.75%
Essential Options Near Prime Alt Doc ≤ 60% LVR	7.29%	7.49%	0.60%	7.49%	7.59%	0.60%
Essential Options Near Prime Alt Doc ≤ 70% LVR	7.34%	7.54%	0.75%	7.54%	7.59%	0.75%
Essential Options Near Prime Alt Doc ≤ 80% LVR	7.64%	7.84%	1.20%	7.89%	8.04%	1.20%

[^]Near Full Doc > 80% LVR - Capital City location only, defined as metro postcode within 50km driving distance of the capital city GPO, 65km driving distance applies for Melbourne and 70km for 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	8.29%	8.49%	0.60%	8.59%	8.69%	0.60%
Essential Options Specialist Full Doc ≤ 70% LVR	8.34%	8.54%	0.75%	8.64%	8.74%	0.75%
Essential Options Specialist Full Doc ≤ 80% LVR	8.79%	8.99%	1.25%	9.09%	9.34%	1.25%
Essential Options Specialist Alt Doc ≤ 60% LVR	8.59%	8.79%	0.70%	8.89%	9.09%	0.70%
Essential Options Specialist Alt Doc ≤ 70% LVR	8.64%	8.84%	1.00%	8.94%	9.14%	1.00%
Essential Options Specialist Alt Doc ≤ 80% LVR	9.49%	9.69%	1.50%	9.79%	10.09%	1.50%

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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	Months 19–24	Months 19–24
ESSENTIALS PRODUCT RANGE	100%	50%	25%	25%	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	5.84%	5.94%	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	6.34%	6.44%	6.64%	6.54%
2 year	6.34%	6.44%	6.64%	6.44%
3 year	6.19%	6.29%	6.49%	6.49%
4 year	6.29%	6.39%	6.59%	6.59%
5 year	6.39%	6.49%	6.69%	6.79%

INVESTMENT RATES*

Variable Rates

Property Use	Investment			
LVR	≤70%	>70%–80%	>80%–90%	>90%–95%
Select P&I	6.14%	6.24%	7.42%	–
Select IO	6.49%	6.64%	7.62%	–

Fixed Rates

LVR	≤80%	>80%–90%	≤80%	>80%–90%
Select Fixed	P&I	P&I	IO	IO
1 year	6.54%	6.64%	6.64%	6.74%
2 year	6.44%	6.54%	6.54%	6.64%
3 year	6.29%	6.39%	6.39%	6.49%
4 year	6.39%	6.49%	6.49%	6.59%
5 year	6.59%	6.69%	6.69%	6.79%

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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%	6.44%^	6.44%^
Agile Full Doc ≤ 80% LVR	6.54%	6.54%	6.54%	6.54%
Agile Full Doc ≤ 90% LVR	7.09%	–	7.49%	7.49%
Agile Full Doc > 90% LVR	7.29%	–	7.69%	7.69%
Agile No LMI 85%	7.49%	–	7.89%	7.89%
Agile Non Gen Savings > 90 - 98% LVR	7.59%	–	–	–
Agile Alt Doc ≤ 70% LVR	6.99%	6.99%	6.99%	6.99%
Agile Alt Doc > 70% LVR	6.99%	6.99%	6.99%	6.99%

*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	100%	50%

**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

RENEW RESTART

Renew Prime

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

No Lender Protection Fee (LPF) for Prime Alt Doc Loans.

Renew Near Prime

No Mortgage Risk Fee (MRF) for select LVRs.

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%	6.29%	6.59%	6.59%	6.99%	7.29%	7.79%	7.99%
Renew Alt Doc Owner Occupied P&I	6.79%	6.79%	6.79%	7.09%	7.29%	X	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)	8.51%	8.77%	8.81%	8.86%	9.26%	9.36%	9.56%	9.76%
Renew Ultra Full Doc Construction Investment &/or Interest Only (loadings do not apply)	9.21%	9.47%	9.51%	9.56%	X	X	X	X
Renew Near Prime Clear Full Doc Owner Occupied P&I O	6.59%	6.59%	6.89%	6.89%	7.29%	7.59%	8.09%	8.29%
Renew Near Prime Clear Alt Doc Owner Occupied P&I Only	7.09%	7.09%	7.09%	7.29%	7.39%	8.39%	9.29%	X
Renew Near Prime Full Doc Owner Occupied P&I Only	7.09%	7.09%	7.19%	7.19%	7.49%	8.09%	8.59%	8.79%
Renew Near Prime Alt Doc Owner Occupied P&I Only	7.29%	7.29%	7.29%	7.49%	7.59%	8.59%	X	X
Restart Full Doc	8.09%	8.09%	8.19%	8.19%	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	8.39%	8.39%	8.39%	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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Fixed Rates

Fixed Rate Period	2 years	3 years	5 years	7 years	10 years
Fixed interest rate loading on variable interest rate	0.65%	0.70%	0.85%	1.00%	1.30%

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	6.50%	6.85%	6.70%	6.85%
2 year	6.35%	6.85%	6.55%	6.70%
3 year	6.20%	6.85%	6.40%	6.55%
4 year	6.20%	6.85%	6.40%	6.55%
5 year	6.20%	6.85%	6.40%	6.55%

*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

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Heather Prenter	National Credit Manager
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Wendy Zhang	
Stanley Khokhar	

Service Team 1800 737 448 option 3 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 loan status
 Option 3 for any pre or post settlement enquiries

Client contact number for existing loans after settlement: 1800 754 758
This includes account balances, reviews and general enquiries.