



Optimiser Investor FullDocSpecial

LVR	70%	80%
PAYG ONLY		
Investment to \$2Mill to 75% LVR	6.99% [^]	6.99% [^]

Optimiser Offset Variable Loan Size & LVR's	
<u>Metro Postcodes</u>	<u>Non-Metro Postcodes</u>
\$2,000,000 to 75%	\$1,000,000 up to 80%
\$1,750,000 to 80%	

Optimiser Offset Program Loadings & Parameters

Interest Only up to 5 years	No Rate Loading
-----------------------------	-----------------

Program Information for Optimiser Special loans:

- *Special discount rate available until 30th September 2024. Only PAYG
- [^]Interest Only loading of 0.40% waived as promotion for new loans lodged until 30th June 2024
- Available for purchase or refinance of residential securities in Metro, Non-Metro or Regional locations.
- Available for Owner Occupied or Investment purposes.
- Acceptable Applicants include: PAYG only
- Security greater than >60 sqm
- Vacant land and/or construction loans are not available.
- Maximum loan term of up to 30 years.
- Minimum loan size \$100,000.
- Maximum Single Borrower exposure \$3,000,000.
- Additional unlimited repayments if variable or up to \$20,000 p.a. if fixed (fixed options are POA)
- Apartment Security LVR's (excludes balconies & car parking)
- Max LVR <45 sqm - 50%
- Max LVR <50 sqm - 60%
- Max LVR >50 sqm - 80%
- Cash out / equity release available up to 80% LVR (excludes repayment of tax liabilities, structural renovations).

Optimiser Application Fees (approx.)

Application Fee	\$299.00	Annual Fee	\$395.00
Valuation fee from	\$484.00	Settlement Fee	\$250.00
Documentation Fee	\$395.00	Discharge Fees approx.	\$895.00