

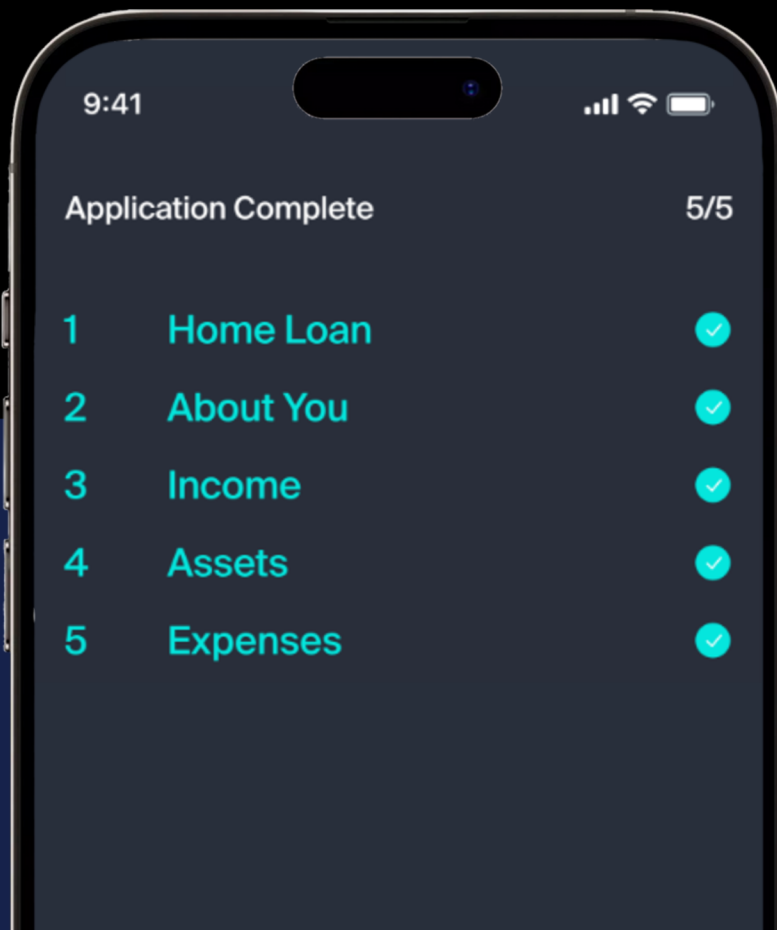
Optimser

Near Prime Residential Rate Card

Variable - Non Construction

Variable Rates from

7.49 % P.A.



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NEW LENDING ONLY

Rates

Loan Size per security	Maximum LVR	Owner Occupied		Investment	
		Rate	Comparison	Rate	Comparison
Regional Up to \$750k	60% LVR	7.69%	8.23%	7.94%	8.48%
Up to \$1.5m	60% LVR	7.49%	8.03%	7.74%	8.28%
Up to \$1.25m	65% LVR	7.49%	8.03%	7.74%	8.28%
	70% LVR	7.49%	8.03%	7.74%	8.28%
	80% LVR	7.69%	8.23%	7.94%	8.48%

Applicable Interest Rate Loadings

Interest Only	Max LVR 80% Up to 5 years add 0.30%
Alt Doc	Add 0.25%
Visa Loan Size Loading	Max LVR 80%, ≥ \$1.5m add 0.30%
Minimum Loan	\$50,000
Credit History Criteria	No more than 1 default event disregarding defaults if: <\$2,000, or paid >1 year prior, or 2x Telco/Utility defaults < \$1,000 each Bankruptcy > 2 years prior, Nil Mortgage Arrears, Other Arrears no more than 1 event
Loan Term	Minimum Loan Term 1 year Maximum Loan Term 30 years
All Loan Amounts	Regional ≤ \$750k Max LVR 60% Metro & Non-Metro ≤ \$1.5m Max LVR 60%, ≤ \$1.25m Max LVR 80%

The maximum aggregate borrowing for an individual borrower is \$2.5 million. Where the individual is both an individual borrower and a co-borrower as a Director of their company a combined maximum exposure test of \$2.5m still applies.

Comparison Rate Warning: The comparison rate is based on a loan of \$150,000 over a term of 25 years P&I, fees include; application fee, estimated legal, settlement fee, estimated valuation fee, applicable annual fees, and discharge fee. WARNING: This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.

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Applicable Fees

Application Fee	\$595
Valuation Fee	Payable Upfront: \$440 plus GST (Where Valuation Costs are greater than \$440 plus GST we will provide a quote) or \$60 plus GST for AVM
Legal/Doc Prep Fee	\$995 plus 3rd party costs
Annual Fee	\$395
Settlement Fee	\$295 plus 3rd party costs
Discharge Fee	\$895 plus 3rd party costs
Risk Fee	1.00% for Full Doc & 1.25% for Alt Doc
Other Fees	Other fees and charges may apply

Maximum Loan Amounts

	LVR (%)	Metro	Non-Metro	Regional
Existing Dwelling	< 60%	\$1.5m	\$1.5m	\$1.25m
	< 75%	\$1.5m	\$1.5m	N/A
	< 80%	\$1.25m	\$1.25m	N/A

100% Offset available.

Please refer to the Postcode Guides for more details on acceptable security locations and LVR limitations.

**Legal fees do not cover disbursements, government charges, and funder's contract processing fee. Subject to lending criteria. Other conditions, fees and charges may apply. Information correct as at 26 November 2024. Information provided is accurate at issue date and subject to change without notice.