

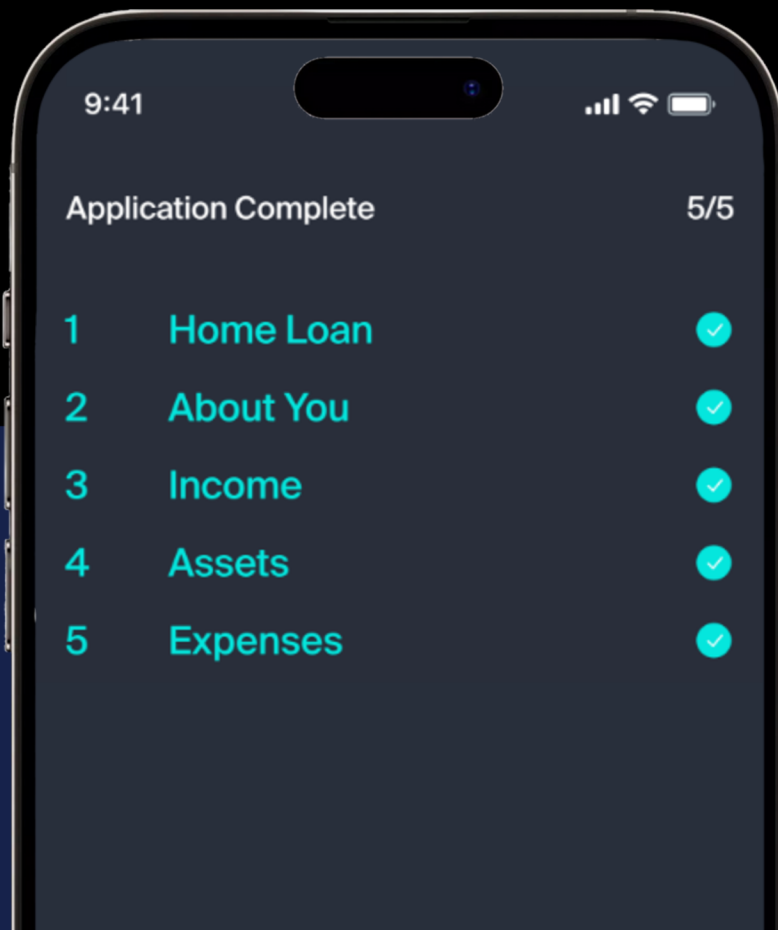
Optimiser

Specialist Plus Rate Card

Variable - Non Construction

Variable Rates from

9.90 % P.A.



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NEW LENDING ONLY

Rates

Loan Size per security	Maximum LVR	Owner Occupied		Investment [^]	
		Rate	Comparison	Rate	Comparison
Regional Only Up to \$750k	60% LVR	10.60%	11.29%	10.90%	11.60%
Up to \$1.0m	60% LVR	9.90%	10.58%	10.20%	10.89%
	65% LVR	9.90%	10.58%	10.20%	10.89%
	70% LVR	9.90%	10.58%	10.20%	10.89%
Up to \$750k	75% LVR	10.20%	10.89%	10.50%	11.19%
	80% LVR	10.60%	11.29%	10.90%	11.60%

Applicable Interest Rate Loadings and Rules

Interest Only	Max LVR 80% Up to 5 years add 0.30%
Investment Loading	[^] Investment Rates above are quoted with a 0.30% Investment Loading included.
Loan Size Loading	Max LVR 80%, ≥ \$1m add 0.30%, Not applicable for Regional Only.
Alt Doc Loading	Add 0.30%
Offset Account Loading	0.10%
Credit History Criteria	More than 1 default event disregarding defaults if: <\$2,000, or paid >1 year prior, or unpaid >2 years prior, or 2x Telco/Utility defaults < \$1,000 each, Bankruptcy Current or > 1 day prior, Mortgage arrears more than 1 event, Other arrears 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 ≤ \$1.0m Max LVR 70%, ≤ \$750k Max LVR 80%

The maximum aggregate borrowing for an individual borrower is \$2.5 million (\$750k if Regional Borrowing). 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 (\$750k if Regional Borrowing) 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
Establishment Fee	\$1,500
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	\$395 plus 3rd party costs
Discharge Fee	\$895 plus 3rd party costs
Risk Fee	Regional: ≤60% LVR = 1.50% Metro/Non-Metro: ≤ 65% LVR = 1.00%, ≤70% LVR = 1.20%, ≤80% LVR = 1.50%
Other Fees	Other fees and charges may apply

Maximum Loan Amounts

	LVR (%)	Metro	Non-Metro	Regional
Existing Dwelling	< 60%	\$1.00m	\$1.00m	\$750k
	< 70%	\$1.00m	\$1.00m	N/A
	< 80%	\$750k	\$750k	N/A

Please refer to the Postcode Guides for more details on acceptable security locations and LVR limitations.
 Subject to lending criteria. Other conditions, fees and charges may apply.
 Information correct as at 26 November 2024 Information provided is accurate as at the issue date and is subject to change without notice.