

Red Series

Support at every level (Features at a Glance) V 18.07

Wednesday, 30 September 2020

Premium – All the benefits of Regular plus much more

- ❖ Off the plan purchases
- ❖ FHOG applications
- ❖ Super low rates for Ultra Prime borrowers
- ❖ Maternity leave capability
- ❖ No MI for Mere doc loans to 60% LVR
- ❖ 50% exposure to a new single development
- ❖ Refinance owner occupied \$4\$, renovation & construction by way of progress payments to **95%** inclusive of MI cap otherwise 90%
- ❖ Non-residents inclusive of 309 Visa
- ❖ No genuine savings required
- ❖ Expatriates (expat) approved list “Holders of Australian Passport or PR”
- ❖ Relocation/Bridging capabilities **with** capitalisation of interest
- ❖ Heritage listed properties, display homes & warehouse conversions
- ❖ SMSF with **100%** interest offset
- ❖ AVM's
- ❖ Substantial land sizes to **40 Hectares** as well as jumbo exposure to Lender: **\$15,000,000.00** (\$7,000,000.00 for Mere doc)
- ❖ Toggle fixed/variable capability with 100% offset
- ❖ Portfolio loans for investors
- ❖ Equity loans, repayments aren't mandatory whilst under approved limit
- ❖ Step up and Step down capabilities & Business loans to **\$500,000.00**
- ❖ Independent Legal & Financial advice **waiver** in \$4\$ refinance instances
- ❖ Short Stay (Airbnb), bonus and Short term income (Uber) is acceptable
- ❖ Properties on islands & hobby farms
- ❖ **Community** title
- ❖ Favourable purchase from an immediate family member
- ❖ Properties that can be converted back to residential without considerable alterations i.e. accounting business, boarding house or hairdressing salon
- ❖ Personal and Frequent Flyer Car loans
- ❖ Family pledge to 110% LVR, Foster care and Workers Comp income
- ❖ Student accommodation with separate bedroom(s), bath & laundry
- ❖ Residential from 30 m2, ACT Leasehold or Crown lease, Rural residential, NRAS, Dual key, high density Serviced or Managed apartments to **80%** LVR in conjunction with another primary security (not serviced) & up to 4 dwellings on a single security on a full doc basis

Regular

- 🏠 Fixed rate lock (fee applies)
- 🏠 Generic Relocation/Bridging capabilities
- 🏠 Portability and substitution of securities are permitted
- 🏠 Mere Doc to full doc conversion
- 🏠 Negative gearing
- 🏠 Secured Jumbo personal loans to 200K on a referral basis
- 🏠 Paperless Linked Accounts
- 🏠 Fully maintained company car acknowledged
- 🏠 Unlimited debt consolidation & cash out (excluding ATO)
- 🏠 Mortgage Minimisation Strategies 1, 2 & 3
- 🏠 Fixed, variable and split Construction
- 🏠 MI applicable to Full doc over 80% LVR only
- 🏠 Trustee, SMSF, natural person borrower types are acceptable

Ad hoc

- Active Brokerage as a service (ABaaS)
- Non-Conforming, prime & Mere Doc
- Referral on a 50/50 brokerage split basis
- **Owner Builder** Line of Credit
- **Company Title** and sub 35m2 apartments
- **Private funding** for large developed sites to \$ 250,000,000

Entrepreneurs/Disruptors

- Enterprise Wholesale Funding (EWF): Comprehensive branded mortgage manager offering in your own colours & branding to include bespoke loan products, customer information collection mobile app, secure document uploader, pre-approval, dynamic check list generator, one touch borrowing capacity calculator, application form, naught loan statements, DocuSign loan contracts, loan statements & Internet banking integrated into your own CRM, avoiding the need for double data entry
- AFSL as a Service (AFSLaaS) and Australian Credit Licence as a Service (ACLaaS)

**BROAD SUITE OF
LOANS; YOUR “ONE
STOP SHOP” HELPING
GROW YOUR
BUSINESS THROUGH
EMPOWERMENT &
INNOVATION**

[White Label logo]	Competitive features	<ul style="list-style-type: none"> ✔ Living area from 70m² ✔ Principal and Interest ✔ Single dwelling per title 		
✔ Loan Sizes \$150,000 to \$750,000	✔ Below Bank rates	✔ Rewarding Conservative Customers		
✔ Hassle free & Simple		✔ Land size to 2,000 m ²		
Full Flexibility - All features are free (\$600 app fee)				
Rates %: R.RR C: R.cr 1: L.ll 2: M.mm 3: N.nn 4: O.oo 5: P.pp Fees \$: Risk 0% Facility: 395 Estab: 0% Legal: 395 Total: T,TTT				
Essentials - Product Specifications C	Postcode: PPPP	Security \$: V,VVV,VVV	Loan \$: A,AAA,AAA	[XX]% LVR
Maximum loan per security, per TN	60% LVR to \$750,000 or 80%LVR to \$500,000			
Repayment Types	Principal & interest only			
Credit History	No issues & clear credit			
Cash Out	Limited to 10% of advance			
Debt Consolidation	Limited to 10% of advance			
Income Documentation Govt and/or ASX 200 Australian Company PAYG no less than 15 years from retirement	Recent bank statement and last 2 pay slips or (as an alternative to payslips): Letter of employment, Tax assessment notice or Latest group certificate"			
Self-Employed	N/A			
Acceptable Securities	Categories 1 Residential dwellings only			
Free Product Features & Versatility	Repayments: \$ RR,RRR			
Loan Term & # of account splits	15 to 30 years & 1 split			
Repayment Options	Weekly, fortnightly and monthly for Principal and Interest (variable only)			
Fail-Safe Redraw Facility	Unlimited & no minimum online access			
Everyday Transactional 100% Offset	N/A			
Lump Sum Payments	Unlimited for variable loans, capped to \$20,000 p.a. for fixed			
Electronic link to all major credit cards e.g. Visa MasterCard & AMEX	Select "minimum", "set repayments" or "clear in full" and nominate your e-BSB 037-842 and new Account # as soon as the new loan settles			
Cashless Transactions in	Direct Credit Electronic Funds Transfer (EFT)	Payment Scheduling BPAY in	Direct Salary Credit Employer Allotment	
Cashless Transactions out . Transfer to any Australian bank account for cash	3 rd Direct Debit Electronic Funds Transfer (EFT)	Payment Scheduling BPAY out	Credit card sweep Inter split transfer	
BPAY made easy to remember	Customer BPAY reference # and the home loan account #'s are the same			
Free transfer(s) to and from any Australian bank account	As a member of the Australian Payments System, there is no change to customer's existing banking accounts nor current general banking			
Save, time & interest with a 3 rd party Protocol Friendly "All-in-One" loan	Direct Salary Credit: Set up all regular repayments like car/personal loans, health funds & gym membership to automatically debit the new Everyday loan account			
<small>RESsXX/AAAAAAAA/RR.R/C/395/O/O.0/n/600/245/395/o/r/#</small>				

Broad suite of loans; Your "one stop shop" Helping grow your business through empowerment & innovation

[White Label logo]	Competitive features	<input checked="" type="checkbox"/> Minimum Living area 50m ² <input checked="" type="checkbox"/> Refinance <input checked="" type="checkbox"/> Interest Only to 5 years
	P&I Prime Full doc	
<input checked="" type="checkbox"/> LVR over 60%	<input checked="" type="checkbox"/> Land size over 5 Hectares	<input checked="" type="checkbox"/> 2 dwellings per title
<input checked="" type="checkbox"/> Loans over \$500,000	<input checked="" type="checkbox"/> Personal cash out to \$200,000	<input checked="" type="checkbox"/> Small paid defaults to 60%
<input checked="" type="checkbox"/> Equity line of credit to 60% LVR	<input checked="" type="checkbox"/> 3 or more borrowing entities	<input checked="" type="checkbox"/> To 4 debt consolidation
<input checked="" type="checkbox"/> Portfolio loan	<input checked="" type="checkbox"/> Single borrowing entity	<input checked="" type="checkbox"/> Construction to 2 on title
<input checked="" type="checkbox"/> Business cash out to \$100,000	<input checked="" type="checkbox"/> Display home to 60% LVR	<input checked="" type="checkbox"/> Funder paid MI, add 0.7% to 90% Cap
<input checked="" type="checkbox"/> Off the plan purchase to 60% LVR	<input checked="" type="checkbox"/> Vacant land to 60% LVR	<input checked="" type="checkbox"/> Investment
<input checked="" type="checkbox"/> Self-employed borrower	<input checked="" type="checkbox"/> Rural/Residential to 60% LVR	<input checked="" type="checkbox"/> 3 or more borrowing entities
<input checked="" type="checkbox"/> Discharged bankrupts 60% LVR	<input checked="" type="checkbox"/> Heritage listed to 60% LVR	<input checked="" type="checkbox"/> Fixed rates to 5 years
<input checked="" type="checkbox"/> High Density Apartments to 60%	<input checked="" type="checkbox"/> Warehouse conversions to 60%	<input checked="" type="checkbox"/> Relocation/Bridging
<input checked="" type="checkbox"/> ACT or crown lease to 60%	<input checked="" type="checkbox"/> Category 2 & above	<input checked="" type="checkbox"/> Mortgage Insurance (LMI)
<input checked="" type="checkbox"/> Serviced apartments to 60% LVR	<input checked="" type="checkbox"/> Island location to 60% LVR	<input checked="" type="checkbox"/> Recent University grads to 60% LVR
<input checked="" type="checkbox"/> Uber & Airbnb income to 60% LVR	<input checked="" type="checkbox"/> Hobby farms to 60% LVR	<input checked="" type="checkbox"/> Step down maternity leave to 60%
<input checked="" type="checkbox"/> Family Pledge to 100% LVR	<input checked="" type="checkbox"/> Favourable purchase to 60%	<input checked="" type="checkbox"/> Unlimited equity release to 80% LVR
<input checked="" type="checkbox"/> Inconsequential alterations to 60%	<input checked="" type="checkbox"/> Flood effected to 60% LVR	<input checked="" type="checkbox"/> Residential in industrial zone to 60%
<input checked="" type="checkbox"/> Boarding houses to 60% LVR	<input checked="" type="checkbox"/> Boarding income to 60% LVR	<input checked="" type="checkbox"/> Untaxed allowances to 60%
<input checked="" type="checkbox"/> Delayed Self/E financials to 60%	<input checked="" type="checkbox"/> Dependant exception to 60%	<input checked="" type="checkbox"/> Dual Oc –ve gearing to 60% LVR
<input checked="" type="checkbox"/> Expiry beyond retirement 60% LVR	<input checked="" type="checkbox"/> Working for family to 60% LVR	<input checked="" type="checkbox"/> Pre-tax car repayments to 60% LVR
<input checked="" type="checkbox"/> FHOG application	<input checked="" type="checkbox"/> Student accommodation to 60%	<input checked="" type="checkbox"/> Express processing to 50% LVR
Full Flexibility – Any Four features are free (\$600 app fee) then add 0.25% for each additional feature		
Rates %: R.RR C: R.cr 1: L.ll 2: M.mm 3: N.nn 4: O.oo 5: P.pp Fees \$: Risk 0% Facility: 395 Estab: 0% Legal: 395 Total: T,TTT		
Standard - Product Specifications C	Postcode: PPPP Security \$: V,VVV,VVV Loan \$: A,AAA,AAA [XX]% LVR	
Maximum Cat 1 Loan Size per security, per TN	% LVR 60 \$2,500,000 90 \$1,500,000	
Inclusive of all capitalised fees	70 \$2,500,000 95 \$1,150,000 (OO only)	
	80 \$2,000,000 (Less for all others)	
Income Documentation (PAYG) no less than 15 years from retirement	Recent bank statement and last 2 pay slips or (as an alternative to payslips): Letter of employment, Tax assessment notice or Latest group certificate	
Income Documentation (Self-Employed - no less than 15 years from retirement)	2 years ABN registration. Minimum 2 year tax returns supported with BAS statements from last 12 months. Less once off start-up costs	
Acceptable Securities	Residential & rural residential securities in all postcode categories.	
Free Product Features & Versatility	Repayments: \$ RR,RRR \$ 11,111 \$ 22,222 \$ 33,333 \$ 44,444 \$ 55,555	
Loan Term & # of account splits	15 to 30 years & 2 splits	
Fail-Safe Redraw	Unlimited & no minimum online access	
Everyday Transactional 100% Offset	Full functionality available per split	
Lump Sum Payments	Unlimited for variable loans, capped to \$20,000 p.a. for fixed rates	
Electronic link to all major credit cards e.g. Visa MasterCard & AMEX	Select "minimum", "set repayments" or "clear in full" and nominate your e-BSB 037-842 and new Account # as soon as the new loan settles	
Cashless Transactions in	Direct Credit Payment Scheduling Direct Salary Credit	
	Electronic Funds Transfer (EFT) BPAY in Employer Allotment	
Cashless Transactions out. Transfer to any Australian bank account for cash	3 rd Direct Debit Payment Scheduling Credit card sweep	
	Electronic Funds Transfer (EFT) BPAY out Inter split transfer	
BPAY made easy to remember	Customer BPAY reference # and the home loan account #'s are the same	
Free transfer(s) to and from any Australian bank account	As a member of the Australian Payments System, there is no change to customer's existing banking accounts nor current general banking	
Save, time & interest with a 3 rd party Protocol Friendly "All-in-One" loan	Direct Salary Credit; Set up all regular repayments like car/personal loans, health funds & gym membership to automatically debit the new Everyday 100% offset and transitional account	
<small>RStdXX/AAAAAAAA/RR.R/C/395/0/0.0/n/600/245/395/o/c/i/r/#</small>		

Broad suite of loans; Your "one stop shop" Helping grow your business through empowerment & innovation

White Label logo]	Competitive features	✔ Minimum Living area from 40m ²
	Residential	✔ Refinance
	P&I Full Doc Tailored Solutions	✔ Investment
✔ LVR over 60%	✔ Land size to 30 Hectares	✔ Interest only to 10 years
✔ Loans above \$500,000	✔ Bonus income is acceptable	✔ 3 dwellings per title
✔ High density apartments to 70%	✔ Display home to 70% LVR	✔ Construction to 3 on title
✔ Inner city apartments to 70%	✔ Favourable purchase to 70%	✔ Recent University grads to 80% LVR
✔ Portfolio loan	✔ Vacant land to 70% LVR	✔ 95% OO Purchase & Refinance inc MI
✔ 6 m's engagement employment	✔ Working for family to 70% LVR	✔ Fixed rates to 5 years
✔ Uber & Airbnb income to 70% LVR	✔ 3 or more borrowing entities	✔ Over 4 debt(s) consolidation
✔ Business cash out to \$250,000	✔ Single borrowing entity	✔ Small paid defaults to 70%
✔ Family Pledge to 105% LVR	✔ Consent to second mortgage	✔ Unlimited debt consolidation to 80%
✔ Discharged bankrupts 70% LVR	✔ Personal cash out to \$500,000	✔ Relocation/Bridging
✔ Self-employed borrower	✔ Heritage listed to 70% LVR	✔ Mortgage Insurance (LMI)
✔ ACT or crown lease to 70%	✔ Warehouse conversions to 70%	✔ Funder paid MI, add 0.7% to 90% Cap
✔ Community title to 70%	✔ Postcode category 2 & above	✔ Step down maternity leave to 70%
✔ Serviced apartments to 70% LVR	✔ Island location to 70% LVR	✔ Unlimited equity release to 85% LVR
✔ Off the plan purchase to 70% LVR	✔ Hobby farms to 70% LVR	✔ Inconsequential alterations to 70%
✔ Equity line of credit to 70% LVR	✔ Flood effected to 70% LVR	✔ Residential in industrial zone to 70%
✔ Boarding houses to 70% LVR	✔ Boarding income to 70% LVR	✔ Untaxed allowances to 70%
✔ Delayed Self/E financials to 70%	✔ Dependant exception to 70%	✔ Dual Oc -ve gearing to 65% LVR
✔ Expiry beyond retirement 70% LVR	✔ Residential/Rural to 70%	✔ Pre-tax car repayments to 70% LVR
✔ FHOG application	✔ Student accommodation to 70%	✔ Express processing to 60% LVR
Full Flexibility - Any three features are free (\$995 app fee), add 0.25% for each additional feature		
Rates %: R.RR C: R.cr 1: L.ll 2: M.mm 3: N.nn 4: O.oo 5: P.pp Fees \$: Risk 0% Facility: 395 Estab: 0% Legal: 395 Total: T,TTT		
Plus - Product Specifications	C	Postcode: PPPP Security \$: V,VVV,VVV Loan \$: A,AAA,AAA [XX]% LVR
Maximum Cat 1 Loan Size per security, per TN	% LVR 60	\$2,500,000 90 \$1,500,000
Inclusive of all capitalised fees	70	\$2,500,000 95 \$1,150,000 (OO only)
Income Documentation (PAYG)	80	\$2,000,000 (Less for all others)
Self-Employed Income Documentation	Recent bank statement and last 2 pay slips or (as an alternative to payslips): Letter of employment, Tax assessment notice or Latest group certificate"	
Free Product Features & Versatility	Repayments: \$ RR,RRR	\$ 11,111 \$ 22,222 \$ 33,333 \$ 44,444 \$ 55,555
Loan Term & # of account splits	15 to 30 years & 10 splits	
Fixed and Variable Repayments	Weekly, fortnightly and monthly for P & I, Monthly for Interest Only.	
Fail-Safe Redraw	Unlimited & no minimum online access	
Everyday Transactional 100% Offset	Full functionality available per split	
Lump Sum Payments	Unlimited for variable loans, capped to \$20,000 p.a. for fixed rates	
Electronic link to all major credit cards e.g. Visa MasterCard & AMEX	Select "minimum", "set repayments" or "clear in full" and nominate your e-BSB 037-842 and new Account # as soon as the new loan settles	
Cashless Transactions in	Direct Credit Electronic Funds Transfer (EFT)	Payment Scheduling BPAY in Direct Salary Credit Employer Allotment
Cashless Transactions out. Transfer to any Australian bank account for cash	3 rd Direct Debit Electronic Funds Transfer (EFT)	Payment Scheduling BPAY out Credit card sweep Inter split transfer
BPAY made easy to remember	Customer BPAY reference # and the home loan account #'s are the same	
Free transfer(s) to and from any Australian bank account	As a member of the Australian Payments System, there is no change to customer's existing banking accounts nor current general banking	
Save, time & interest with a 3 rd party Protocol Friendly "All-in-One" loan	Direct Salary Credit; Set up all regular repayments like car/personal loans, health funds & gym membership to automatically debit the new Everyday 100% offset and transitional account	
Code: RPLUXX/AAAAAAAA/RR.R/C/395/.95/0/n/995/245/395/o/c/l/r/#		

Broad suite of loans; Your "one stop shop" Helping grow your business through empowerment & innovation

[White Label logo]	Competitive features	✔ Minimum Living area 30m ²
	Residential	✔ Refinance
	P&I Full Doc Tailored Solutions	✔ Interest only to 5 years
✔ LVR over 60%	✔ Land size to 40 Hectares	✔ Investment
✔ Loans over \$500,000	✔ Step up short term solutions	✔ Foster care income is acceptable
✔ Business cash out to \$500,000	✔ Vacant land to 80% LVR	✔ Small paid defaults to 70%
✔ Off the plan purchase to 80% LVR	✔ Single borrowing entity	✔ Fixed rates to 5 years
✔ Portfolio loan	✔ Relocation/Bridging	✔ 95% OO Purchase & Refinance inc MI
✔ Discharged bankrupts 70% LVR	✔ Consent to second mortgage	✔ Unlimited debt consolidation to 80%
✔ Self-employed borrower	✔ Display home to 80% LVR	✔ Mortgage Insurance (LMI)
✔ Family Pledge to 110% LVR	✔ 3 or more borrowing entities	✔ 4 dwellings per title
✔ ACT crown lease to 80%	✔ Working for family to 80% LVR	✔ Construction to 4 on title
✔ Community title to 80%	✔ Heritage listed to 80% LVR	✔ Recent University grads
✔ High density apartments to 80%	✔ Warehouse conversions to 80%	✔ Step down maternity leave to 80%
✔ Serviced apartments to 80% LVR	✔ Postcode category 2 & above	✔ Unlimited equity release to 85% LVR
✔ Equity line of credit to 80% LVR	✔ Island location to 80% LVR	✔ Residential in industrial zone to 80%
✔ Uber & Airbnb income to 80% LVR	✔ Personal cash out to \$1,000,000	✔ Workers Comp income is acceptable
✔ Inconsequential alterations to 80%	✔ Hobby farms to 80% LVR	✔ Untaxed allowances to 80%
✔ Boarding houses to 80% LVR	✔ Favourable purchase to 80%	✔ Dual Oc –ve gearing to 70% LVR
✔ Boarding income to 80% LVR	✔ Flood effected to 80% LVR	✔ Dependant exception to 80%
✔ Delayed Self/E financials to 80%	✔ Rural/Residential to 80% LVR	✔ Pre-tax car repayments to 80% LVR
✔ Expiry beyond retirement 80% LVR	✔ Student accommodation to 80%	✔ Express processing
✔ FHOG application		

Full Flexibility - Any two features are free (\$995 app fee) then add 0.25% for each additional feature

Rates %: R.RR C: R.cr 1: L.l 2: M.mm 3: N.nn 4: O.oo 5: P.pp Fees \$: Risk 1% Facility: 595 Estab: 1.5% Legal: 395 Total: T,TTT

Flex - Product Specifications	C	Postcode: PPPP	Security \$: V,VVV,VVV	Loan \$: A,AAA,AAA	[XX]% LVR
Maximum Cat 1 Loan Size per security, per TN		% LVR 60	\$2,500,000	90	\$1,500,000
Inclusive of all capitalised fees		70	\$2,500,000	95	\$1,150,000 (OO only)
Income Documentation (PAYG)		80	\$2,000,000		(Less for all others)
Self-Employed Income Documentation		Recent bank statement and last 2 pay slips or (as an alternative to payslips): Letter of employment, Tax assessment notice or Latest group certificate"			
Free Product Features & Versatility		Repayments: \$ RR,RRR	\$ 11,111	\$ 22,222	\$ 33,333 \$ 44,444 \$ 55,555
Loan Term & # of account splits		15 to 30 years & 2 splits			
Fixed and Variable Repayments		Weekly, fortnightly and monthly for Principal and Interest Monthly for Interest Only.			
Fail-Safe Redraw		Unlimited & no minimum online access			
Everyday Transactional 100% e-Offset		Full functionality available per split			
Lump Sum Payments		Unlimited for variable loans, capped to \$20,000 p.a. for fixed rates			
Electronic link to all major credit cards e.g. Visa MasterCard & AMEX		Select "minimum", "set repayments" or "clear in full" and nominate your e-BSB 037-842 and new Account # as soon as the new loan settles			
Cashless Transactions in		Direct Credit	Payment Scheduling	Direct Salary Credit	
Cashless Transactions out. Transfer to any Australian bank account for cash		Electronic Funds Transfer (EFT)	BPAY in	Employer Allotment	
BPAY made easy to remember		3 rd Direct Debit	Payment Scheduling	Credit card sweep	
Save, time & interest with a 3 rd party Protocol Friendly "All-in-One" loan		Electronic Funds Transfer (EFT)	BPAY out	Inter split transfer	
Code: RFLXXX/AAAAAA/RR.R/C/595/1.5/1/n/995/245/395/o/c/r/#		Customer BPAY reference # and the home loan account #'s are the same			
		Direct Salary Credit; Set up all regular repayments like car/personal loans, health funds & gym membership to automatically debit the new Everyday 100% offset and transitional account			

Broad suite of loans; Your "one stop shop" Helping grow your business through empowerment & innovation

[White Label logo]	Competitive features	<ul style="list-style-type: none"> ✔ Living area from 50 m² ✔ 100% interest offset account ✔ Refinance
	Residential P&I SMSF with Combination discount	<ul style="list-style-type: none"> ✔ Independent advice waiver \$1,500
✔ LVR over 60%	✔ Land size to 40 Hectares	✔ Fixed rates to 5 years
✔ Loans over \$500,000	✔ Liquidity as little as 10%	✔ Interest only to 5 years
✔ Self-employed borrower	✔ Consent to second mortgage	✔ Mortgage Insurance (LMI)
✔ ACT or crown lease to 70%	✔ Display home to 60% LVR	✔ Boarding houses to 60% LVR
✔ Inconsequential alterations to 70%	✔ Category 2 option only	✔ Untaxed allowances to 60%
✔ 3-4 beneficiaries	✔ Boarding income to 70% LVR	✔ Pre-tax car repayments to 60% LVR
✔ Delayed Self/E financials to 60%	✔ Working for family to 60% LVR	✔ Express processing to 50% LVR
✔ Expiry beyond retirement 60% LVR		
Full Flexibility - Any three features are free (\$995 app fee) then add 0.25% for each additional feature		
Rates %: R.RR C: R.cr 1: L.lI 2: M.mm 3: N.nn 4: O.oo 5: P.pp Fees \$: Risk 0% Facility: 395 Estab: .95% Legal: 1,495 Total: T,TTT		
Plus - Product Specifications	C	Postcode: PPPP Security \$: V,VVV,VVV Loan \$: A,AAA,AAA [XX]% LVR
Maximum Loan Size per security, per TN Inclusive of all capitalised fees		% LVR 70 \$500,000 80 \$500,000 borrower to pay MI
Credit History		No issues & clear credit
Legal		Certificated of legal advice (from solicitor) to the guarantor (SMSF beneficiaries)
Financial		Certificated of financial advice (from accountant) to the guarantor and Trustee (SMSF beneficiaries)
Required Deeds		Certified copy of "SMSF Trust" and "Property Trust Deed"
Income Documentation (Directors)		Past 2 years financials of beneficiaries/directors (standard Income verification) inclusive of payslips for PAYG
Income Documentation (Trust)		Past 2 years financials of SMSF (unless newly established)
Free Product Features & Versatility		Repayments: \$ RR,RRR \$ 11,111 \$ 22,222 \$ 33,333 \$ 44,444 \$ 55,555
Loan Term & # of account splits		15 to 30 years & a single split
Fixed and Variable Repayments		Weekly, fortnightly and monthly for Principal and Interest Monthly for Interest Only.
Fail-Safe Redraw		-
Everyday Transactional 100% Offset		Full functionality available per split
Lump Sum Payments		Unlimited for variable loans, capped to \$20,000 p.a. for fixed rates
Electronic link to all major credit cards e.g. Visa MasterCard & AMEX		Select "minimum", "set repayments" or "clear in full" and nominate your e-BSB 037-842 and new Account # as soon as the new loan settles
Cashless Transactions in	Direct Credit Electronic Funds Transfer (EFT)	Payment Scheduling BPAY in Direct Salary Credit Employer Allotment
Cashless Transactions out. Transfer to any Australian bank account for cash	3 rd Direct Debit Electronic Funds Transfer (EFT)	Payment Scheduling BPAY out Credit card sweep Inter split transfer
BPAY made easy to remember		Customer BPAY reference # and the home loan account #'s are the same
Save, time & interest with a 3 rd party Protocol Friendly "All-in-One" loan		Direct Credit, Super contributions; Set up all regular SMSF property related expenses automatically debit the new Everyday 100% offset and transitional account
<small>RPIu(SF)XX/AAAAAAA/RR.R/C/395/.95/0/n/995/245/1495/o/c/j/r/#</small>		

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	Residential P&I SMSF with Combination discount	<ul style="list-style-type: none"> ✔ Fixed rates to 5 years
✔ LVR over 60%	✔ Land size to 40 Hectares	✔ Independent advice waiver \$1,500
✔ Loans over \$500,000	✔ Liquidity as little as 10%	✔ Interest only to 10 years
✔ Boarding houses to 70% LVR	✔ Consent to second mortgage	✔ Mortgage Insurance (LMI)
✔ Self-employed borrower	✔ Display home to 80% LVR	✔ Residential in industrial zone to 60%
✔ ACT or crown lease to 70%	✔ Category 2 option only	✔ Boarding income to 70% LVR
✔ Inconsequential alterations to 70%	✔ Over 4 beneficiaries	✔ Untaxed allowances to 70%
✔ Delayed Self/E financials to 70%	✔ Working for family to 70% LVR	✔ Pre-tax car repayments to 70% LVR
✔ Expiry beyond retirement 70% LVR		✔ Express processing to 60% LVR
Full Flexibility – Any two features are free (\$995 app fee) then add 0.25% for each additional feature		
Rates %: R.RR C: R.cr 1: L.lI 2: M.mm 3: N.nn 4: O.oo 5: P.pp Fees \$: Risk 1% Facility: 595 Estab: 1.5% Legal: 1,495 Total: T,TTT		
Flex - Product Specifications	C	Postcode: PPPP Security \$: V,VVV,VVV Loan \$: A,AAA,AAA [XX]% LVR
Maximum Loan Size per security, per TN Inclusive of all capitalised fees	% LVR	70 \$750,000 80 \$750,000 borrower to pay MI
Credit History		No issues & clear credit
Legal		Certificated of legal advice (from solicitor) to the guarantor (SMSF beneficiaries)
Financial		Certificated of financial advice (from accountant) to the guarantor and Trustee (SMSF beneficiaries)
Required Deeds		Certified copy of "SMSF Trust" and "Property Trust Deed"
Income Documentation		Past 2 years financials of beneficiaries/directors (standard Income verification) inclusive of payslips for PAYG
Income Documentation		Past 2 years financials of SMSF (unless newly established)
Free Product Features & Versatility	Repayments: \$ RR,RRR	\$ 11,111 \$ 22,222 \$ 33,333 \$ 44,444 \$ 55,555
Loan Term & # of account splits		15 to 30 years & a single split
Fixed and Variable Repayments		Weekly, fortnightly and monthly for Principal and Interest Monthly for Interest Only.
Fail-Safe Redraw		-
Everyday Transactional 100% Offset		Full functionality available per split
Lump Sum Payments		Unlimited for variable loans, capped to \$20,000 p.a. for fixed rates
Electronic link to all major credit cards e.g. Visa MasterCard & AMEX		Select "minimum", "set repayments" or "clear in full" and nominate your e-BSB 037-842 and new Account # as soon as the new loan settles
Cashless Transactions in	Direct Credit Electronic Funds Transfer (EFT)	Payment Scheduling BPAY in Direct Salary Credit Employer Allotment
Cashless Transactions out . Transfer to any Australian bank account for cash	3 rd Direct Debit Electronic Funds Transfer (EFT)	Payment Scheduling BPAY out Credit card sweep Inter split transfer
BPAY made easy to remember		Customer BPAY reference # and the home loan account #'s are the same
Save, time & interest with a 3 rd party Protocol Friendly "All-in-One" loan		Direct Credit, Super contributions; Set up all regular SMSF property related expenses automatically debit the new Everyday 100% offset and transitional account
<small>RFie(SF)XX/AAAAAA/RR.R/C/595/1.5/1/n/995/245/1495/o/c/j/r/#</small>		

Broad suite of loans; Your "one stop shop" Helping grow your business through empowerment & innovation

[White Label logo]	Competitive features	<input checked="" type="checkbox"/> Living area from 50 m ² <input checked="" type="checkbox"/> Refinance <input checked="" type="checkbox"/> Investment
	P&I Expatriates (Expat) Full doc Cat 1 Residential	
<input checked="" type="checkbox"/> LVR over 60%	<input checked="" type="checkbox"/> Land size to 5 Hectares	<input checked="" type="checkbox"/> Interest only to 5 years
<input checked="" type="checkbox"/> Loans above \$500,000	<input checked="" type="checkbox"/> Display home to 70% LVR	<input checked="" type="checkbox"/> Construction to 3 on title
<input checked="" type="checkbox"/> High density apartments to 70%	<input checked="" type="checkbox"/> Class 1a & 1b borrower	<input checked="" type="checkbox"/> Small paid defaults to 60%
<input checked="" type="checkbox"/> Inner city apartments to 70%	<input checked="" type="checkbox"/> Vacant land to 70%	<input checked="" type="checkbox"/> 3 dwellings per title
<input checked="" type="checkbox"/> Portfolio loan	<input checked="" type="checkbox"/> Step up short term solutions	<input checked="" type="checkbox"/> Fixed rates to 5 years
<input checked="" type="checkbox"/> Discharged bankrupts 60% LVR	<input checked="" type="checkbox"/> Favourable purchase to 70%	<input checked="" type="checkbox"/> Unlimited debt consolidation to 70%
<input checked="" type="checkbox"/> Business cash out to \$100,000	<input checked="" type="checkbox"/> Single borrowing entity	<input checked="" type="checkbox"/> Relocation/Bridging
<input checked="" type="checkbox"/> Family Pledge to 105% LVR	<input checked="" type="checkbox"/> 3 or more borrowing entities	<input checked="" type="checkbox"/> Recent University grads to 70% LVR
<input checked="" type="checkbox"/> Self-employed borrower	<input checked="" type="checkbox"/> Consent to second mortgage	<input checked="" type="checkbox"/> Step down maternity leave to 70%
<input checked="" type="checkbox"/> ACT or crown lease to 70%	<input checked="" type="checkbox"/> Heritage listed to 70% LVR	<input checked="" type="checkbox"/> Unlimited equity release to 80% LVR
<input checked="" type="checkbox"/> Community title to 70%	<input checked="" type="checkbox"/> Warehouse conversions to 70%	<input checked="" type="checkbox"/> Uber & Airbnb income to 70% LVR
<input checked="" type="checkbox"/> Serviced apartments to 70% LVR	<input checked="" type="checkbox"/> Postcode category 2 & above	<input checked="" type="checkbox"/> Inconsequential alterations to 70%
<input checked="" type="checkbox"/> Off the plan purchase to 70% LVR	<input checked="" type="checkbox"/> Island location to 70% LVR	<input checked="" type="checkbox"/> Personal cash out to \$500,000
<input checked="" type="checkbox"/> Equity line of credit to 70% LVR	<input checked="" type="checkbox"/> Hobby farms to 70% LVR	<input checked="" type="checkbox"/> Residential in industrial zone to 60%
<input checked="" type="checkbox"/> Boarding houses to 70% LVR	<input checked="" type="checkbox"/> Flood effected to 70% LVR	<input checked="" type="checkbox"/> Boarding income to 70% LVR
<input checked="" type="checkbox"/> Untaxed allowances to 70%	<input checked="" type="checkbox"/> Dependant exception to 70%	<input checked="" type="checkbox"/> Dual Oc -ve gearing to 60% LVR
<input checked="" type="checkbox"/> Delayed Self/E financials to 70%	<input checked="" type="checkbox"/> Working for family to 70% LVR	<input checked="" type="checkbox"/> Pre-tax car repayments to 70% LVR
<input checked="" type="checkbox"/> Expiry beyond retirement 70% LVR	<input checked="" type="checkbox"/> Student accommodation to 70%	<input checked="" type="checkbox"/> Express processing to 50% LVR
Full Flexibility - Any three features are free (\$995 app fee) then add 0.25% for each additional feature		
Rates %: R.RR C: R.cr 1: L.ll 2: M.mm 3: N.nn 4: O.oo 5: P.pp Fees \$: Risk 0% Facility: 495 Estab: .95% Legal: 395 Total: T,TTT		
Plus - Product Specifications	C	Postcode: PPPP Security \$: V,VVV,VVV Loan \$: A,AAA,AAA [XX]% LVR
Maximum Loan Size per security, per TN Inclusive of all capitalised fees	% LVR 60 80	\$2,500,000 \$1,500,000 70 \$2,000,000 (Less for all others)
Credit History	No issues & clear credit	
Translations	A written and signed translation from a member of a recognised independent body (e.g. NAATI – National Accreditation Authority for Translators & Interpreters)	
Identification outside of Australia	Full colour, high resolution copy of Passport (including all information pages), Drivers licence, Visa certified as a true copy by the Australian Consular Office or a local Notary Public in respective countries	
Loan documents	Execution of loan documents – overseas to be witnessed only at Australian Consular Office or an Australian Justice of the Peace (registered number must be noted)	
Income Documentation	2 recent computer generated payslips not more than 1 month old and letter from employer to be typed on employers letterhead, dated and signed by an appropriate representative (Payroll Officer/Manager, Human Resource Manager or Owner of the business: 90% of foreign income is considered for servicing or 2 years ABN registration. Minimum 2 year tax returns supported with BAS statements from last 12 months. Less once off start-up costs	
Repayments	Direct credit of rental income to the loan/offset account to avoid monthly fee	
Free Product Features & Versatility	Repayments: \$ RR,RRR	\$ 11,111 \$ 22,222 \$ 33,333 \$ 44,444 \$ 55,555
Loan Term & # of account splits	15 to 30 years & a single split	
Fixed and Variable Repayments	Weekly, fortnightly and monthly for Principal and Interest Monthly for Interest Only.	
Fail-Safe Redraw	Unlimited & no minimum online access	
Everyday Transactional 100% Offset	Full functionality available per split	
Lump Sum Payments	Unlimited for variable loans, capped to \$20,000 p.a. for fixed rates	
Electronic link to all major credit cards e.g. Visa MasterCard & AMEX	Select "minimum", "set repayments" or "clear in full" and nominate your e-BSB 037-842 and new Account # as soon as the new loan settles	
Cashless Transactions in	Direct Credit Electronic Funds Transfer (EFT)	Payment Scheduling BPAY in Direct Salary Credit Employer Allotment
Cashless Transactions out . Transfer to any Australian bank account for cash	3 rd Direct Debit Electronic Funds Transfer (EFT)	Payment Scheduling BPAY out Credit card sweep Inter split transfer
BPAY made easy to remember	Customer BPAY reference # and the home loan account #'s are the same	
Save, time & interest with a 3 rd party Protocol Friendly "All-in-One" loan <small>RPIu(x)X/AAAAAAAA/RR.R/C/495/.95/0/n/995/245/395/o/c/r/#</small>	Direct Salary Credit; Set up all regular repayments like car/personal loans, health funds & gym membership to automatically debit the new Everyday 100% offset and transitional account	

Broad suite of loans; Your "one stop shop" Helping grow your business through empowerment & innovation

[White Label logo]	Competitive features	<ul style="list-style-type: none"> ✔ Living area from 50 m² ✔ Refinance ✔ Investment
✔ LVR over 60%	✔ Land size to 5 Hectares	✔ Interest only to 5 years
✔ Loans above \$500,000	✔ Display home to 80% LVR	✔ Construction to 4 on title
✔ High density apartments to 80%	✔ Class 1a & 1b borrower	✔ Small paid defaults to 70%
✔ Inner city apartments to 80%	✔ Vacant land to 80%	✔ 3 dwellings per title
✔ Portfolio loan	✔ Step up short term solutions	✔ Fixed rates to 5 years
✔ Discharged bankrupts 70% LVR	✔ Favourable purchase to 80%	✔ Inconsequential alterations to 80%
✔ Business cash out to \$200,000	✔ Single borrowing entity	✔ Unlimited debt consolidation to 80%
✔ Family Pledge to 110% LVR	✔ 3 or more borrowing entities	✔ Relocation/Bridging
✔ Self-employed borrower	✔ Consent to second mortgage	✔ Recent University grads
✔ ACT or crown lease to 80%	✔ Heritage listed to 80% LVR	✔ Step down maternity leave to 80%
✔ Community title to 80%	✔ Warehouse conversions to 80%	✔ Unlimited equity release to 80% LVR
✔ Serviced apartments to 80% LVR	✔ Postcode category 2 & above	✔ Personal cash out to 500K
✔ Off the plan purchase to 80% LVR	✔ Island location to 80% LVR	✔ Residential in industrial zone to 70%
✔ Equity line of credit to 80% LVR	✔ Boarding houses to 80% LVR	✔ Flood effected to 80% LVR
✔ Uber & Airbnb income to 80% LVR	✔ Hobby farms to 80% LVR	✔ Dual Oc –ve gearing to 70% LVR
✔ Boarding income to 80% LVR	✔ Untaxed allowances to 80%	✔ Dependant exception to 80%
✔ Delayed Self/E financials to 80%	✔ Pre-tax car repayments to 80%	✔ Student accommodation to 80%
✔ Expiry beyond retirement 80% LVR	✔ Working for family to 80% LVR	✔ Express processing to 60% LVR
Full Flexibility - Any three features are free (\$995 app fee) then add 0.25% for each additional feature		
Rates %: R.RR C: R.cr 1: L.ll 2: M.mm 3: N.nn 4: O.oo 5: P.pp Fees \$: Risk 0% Facility: 595 Estab: 1.5% Legal: 395 Total: T,TTT		
Flex - Product Specifications	C	Postcode: PPPP Security \$: V,VVV,VVV Loan \$: A,AAA,AAA [XX]% LVR
Maximum Loan Size per security, per TN Inclusive of all capitalised fees	% LVR 60 80	\$2,500,000 \$1,500,000
Credit History	No issues & clear credit	
Translations	A written and signed translation from a member of a recognised independent body (e.g. NAATI – National Accreditation Authority for Translators & Interpreters)	
Identification outside of Australia	Full colour, high resolution copy of Passport (including all information pages), Drivers licence, Visa certified as a true copy by the Australian Consular Office or a local Notary Public in respective countries	
Loan documents	Execution of loan documents – overseas to be witnessed only at Australian Consular Office or an Australian Justice of the Peace (registered number must be noted)	
Income Documentation	2 recent computer generated payslips not more than 1 month old and letter from employer to be typed on employers letterhead, dated and signed by an appropriate representative (Payroll Officer/Manager, Human Resource Manager or Owner of the business: 90% of foreign income is considered for servicing or 2 years ABN registration. Minimum 2 year tax returns supported with BAS statements from last 12 months. Less once off start-up costs	
Repayments	Direct credit of rental income to the loan/offset account to avoid monthly fee	
Free Product Features & Versatility	Repayments: \$ RR,RRR \$ 11,111 \$ 22,222 \$ 33,333 \$ 44,444 \$ 55,555	
Loan Term & # of account splits	15 to 30 years & a single split	
Fixed and Variable Repayments	Weekly, fortnightly and monthly for Principal and Interest (IO monthly)	
Fail-Safe Redraw Facility	Unlimited & no minimum online access	
Everyday Transactional 100% Offset	Full functionality available per split	
Lump Sum Payments	Unlimited for variable loans, capped to \$20,000 p.a. for fixed rates	
Electronic link to all major credit cards e.g. Visa MasterCard & AMEX	Select “minimum”, “set repayments” or “clear in full” and nominate your e-BSB 037-842 and new Account # as soon as the new loan settles	
Cashless Transactions in	Direct Credit Electronic Funds Transfer (EFT)	Payment Scheduling BPAY in Direct Salary Credit Employer Allotment
Cashless Transactions out. Transfer to any Australian bank account for cash	3 rd Direct Debit Electronic Funds Transfer (EFT)	Payment Scheduling BPAY out Credit card sweep Inter split transfer
BPAY made easy to remember	Customer BPAY reference # and the home loan account #'s are the same	
Save, time & interest with a 3 rd party Protocol Friendly “All-in-One” loan	Direct Salary Credit; Set up all regular repayments like car/personal loans, health funds & gym membership to automatically debit the new Everyday 100% offset and transitional account	

Broad suite of loans; Your “one stop shop” Helping grow your business through empowerment & innovation

[White Label logo]	Competitive features	<input checked="" type="checkbox"/> Minimum Living area 50m ² <input checked="" type="checkbox"/> Refinance <input checked="" type="checkbox"/> Interest only to 5 years		
	P&I Expatriates (Expat) Mere doc Cat 1 Residential			
<input checked="" type="checkbox"/> LVR over 60%	<input checked="" type="checkbox"/> Land size over 0.5 Hectares	<input checked="" type="checkbox"/> 2 dwellings per title		
<input checked="" type="checkbox"/> Loans over \$500,000	<input checked="" type="checkbox"/> 100% interest offset account	<input checked="" type="checkbox"/> Small paid default to \$500		
<input checked="" type="checkbox"/> Family Pledge to 60% LVR	<input checked="" type="checkbox"/> Single borrowing entity	<input checked="" type="checkbox"/> Over 2 debt(s) consolidation		
<input checked="" type="checkbox"/> Portfolio loan	<input checked="" type="checkbox"/> Relocation/Bridging	<input checked="" type="checkbox"/> Mortgage Insurance (LMI)		
<input checked="" type="checkbox"/> Off the plan purchase to 60%	<input checked="" type="checkbox"/> Consent to second mortgage	<input checked="" type="checkbox"/> Investment		
<input checked="" type="checkbox"/> High density apartments to 60%	<input checked="" type="checkbox"/> Display home to 60% LVR	<input checked="" type="checkbox"/> 3 or more borrowing entities		
<input checked="" type="checkbox"/> Community title to 60%	<input checked="" type="checkbox"/> Vacant land to 60% LVR	<input checked="" type="checkbox"/> Fixed rates to 5 years		
<input checked="" type="checkbox"/> ACT or crown lease to 60%	<input checked="" type="checkbox"/> Heritage listed to 60% LVR	<input checked="" type="checkbox"/> Construction up to 2 per title		
<input checked="" type="checkbox"/> Equity line of credit to 60% LVR	<input checked="" type="checkbox"/> Warehouse conversions to 60%	<input checked="" type="checkbox"/> Unlimited equity release to 60% LVR		
<input checked="" type="checkbox"/> Inconsequential alterations to 60%	<input checked="" type="checkbox"/> Postcode category 2 & above	<input checked="" type="checkbox"/> Residential in industrial zone to 60%		
<input checked="" type="checkbox"/> Boarding houses to 60% LVR	<input checked="" type="checkbox"/> Island location to 60% LVR	<input checked="" type="checkbox"/> Flood effected to 60% LVR		
<input checked="" type="checkbox"/> Boarding income to 60% LVR	<input checked="" type="checkbox"/> Hobby farms to 60% LVR	<input checked="" type="checkbox"/> Dual Oc –ve gearing to 60% LVR		
<input checked="" type="checkbox"/> Untaxed allowances to 60%	<input checked="" type="checkbox"/> Favourable purchase to 60%	<input checked="" type="checkbox"/> Working for family to 60% LVR		
<input checked="" type="checkbox"/> Expiry beyond retirement 60% LVR	<input checked="" type="checkbox"/> Student accommodation to 60%	<input checked="" type="checkbox"/> Unlimited debt consolidation to 60%		
		<input checked="" type="checkbox"/> Express processing to 50% LVR		
Full Flexibility - Any features are free (\$995 app fee) then add 0.25% for each additional feature				
Rates %: R.RR C: R.cr 1: L.lI 2: M.mm 3: N.nn 4: O.oO 5: P.pp Fees \$: Risk .5% Facility: 395 Estab: 1% Legal: 395 Total: T,TTT				
Standard - Product Specifications C	Postcode: PPPP	Security \$: V,VVV,VVV	Loan \$: A,AAA,AAA	[XX]% LVR
Maximum Cat 1 Loan Size per security, per TN Inclusive of all capitalised fees	% LVR 60 70	\$1,000,000 \$950,000	(Less for all others)	
Income Documentation (Self-Employed - no less than 15 years from retirement)	Minimum 2 years continuous self-employment in the same business with registered ABN and minimum 12 months GST registration where turnover is greater than \$75,000 per annum			
Free Product Features & Versatility	Repayments: \$ RR,RRR	\$ 11,111	\$ 22,222	\$ 33,333 \$ 44,444 \$ 55,555
Loan Term & # of account splits	15 to 30 years & 2 splits			
Fixed and Variable Repayments	Weekly, fortnightly and monthly for Principal and Interest Monthly for Interest Only.			
Fail-Safe Redraw	Unlimited & no minimum online access			
Everyday Transactional 100% Offset	Full functionality available per split			
Lump Sum Payments	Unlimited for variable loans, capped to \$20,000 p.a. for fixed rates			
Electronic link to all major credit cards e.g. Visa MasterCard & AMEX	Select "minimum", "set repayments" or "clear in full" and nominate your e-BSB 037-842 and new Account # as soon as the new loan settles			
Cashless Transactions in	Direct Credit Electronic Funds Transfer (EFT)	Payment Scheduling BPAY in	Direct Salary Credit Employer Allotment	
Cashless Transactions out . Transfer to any Australian bank account for cash	3 rd Direct Debit Electronic Funds Transfer (EFT)	Payment Scheduling BPAY out	Credit card sweep Inter split transfer	
BPAY made easy to remember	Customer BPAY reference # and the home loan account #'s are the same			
Free transfer(s) to and from any Australian bank account	As a member of the Australian Payments System, there is no change to customer's existing banking accounts nor current general banking			
Save, time & interest with a 3 rd party Protocol Friendly "All-in-One" loan	Direct Salary Credit; Set up all regular repayments like car/personal loans, health funds & gym membership to automatically debit the new Everyday 100% offset and transitional account			

Broad suite of loans; Your "one stop shop" Helping grow your business through empowerment & innovation

White Label logo]	Competitive features	<input checked="" type="checkbox"/> Minimum Living area 40m ² <input checked="" type="checkbox"/> Refinance <input checked="" type="checkbox"/> Investment
	P&I Expatriates (Expat) Mere Doc Residential Tailored Solutions	
<input checked="" type="checkbox"/> LVR over 60%	<input checked="" type="checkbox"/> Land size over 1 Hectare	<input checked="" type="checkbox"/> Interest only to 10 years
<input checked="" type="checkbox"/> Loans above \$500,000	<input checked="" type="checkbox"/> Display home to 70% LVR	<input checked="" type="checkbox"/> Over 4 debt(s) consolidation
<input checked="" type="checkbox"/> Family Pledge to 60% LVR	<input checked="" type="checkbox"/> Favourable purchase to 70%	<input checked="" type="checkbox"/> Small paid default to \$500
<input checked="" type="checkbox"/> 4 dwellings per title	<input checked="" type="checkbox"/> Vacant land to 70% LVR	<input checked="" type="checkbox"/> Fixed rates to 5 years
<input checked="" type="checkbox"/> Portfolio loan	<input checked="" type="checkbox"/> Working for family to 70% LVR	<input checked="" type="checkbox"/> Relocation/Bridging
<input checked="" type="checkbox"/> Off the plan purchase 70%	<input checked="" type="checkbox"/> Single borrowing entity	<input checked="" type="checkbox"/> Mortgage Insurance (LMI)
<input checked="" type="checkbox"/> High density apartments to 70%	<input checked="" type="checkbox"/> Consent to second mortgage	<input checked="" type="checkbox"/> Construction up to 3 per title
<input checked="" type="checkbox"/> Community title to 70%	<input checked="" type="checkbox"/> 100% interest offset account	<input checked="" type="checkbox"/> Unlimited equity release to 60% LVR
<input checked="" type="checkbox"/> ACT or crown lease to 70%	<input checked="" type="checkbox"/> Island location to 70% LVR	<input checked="" type="checkbox"/> Residential in industrial zone to 70%
<input checked="" type="checkbox"/> Equity line of credit to 70% LVR	<input checked="" type="checkbox"/> 3 or more borrowing entities	<input checked="" type="checkbox"/> Flood effected to 70% LVR
<input checked="" type="checkbox"/> Inconsequential alterations to 70%	<input checked="" type="checkbox"/> Heritage listed to 70% LVR	<input checked="" type="checkbox"/> Untaxed allowances to 70%
<input checked="" type="checkbox"/> Boarding houses to 70% LVR	<input checked="" type="checkbox"/> Warehouse conversions to 70%	<input checked="" type="checkbox"/> Dual Oc –ve gearing to 70% LVR
<input checked="" type="checkbox"/> Boarding income to 70% LVR	<input checked="" type="checkbox"/> Postcode category 2 & above	<input checked="" type="checkbox"/> Unlimited debt consolidation to 70%
<input checked="" type="checkbox"/> Expiry beyond retirement 70% LVR	<input checked="" type="checkbox"/> Hobby farms to 70% LVR	<input checked="" type="checkbox"/> Express processing to 60% LVR
	<input checked="" type="checkbox"/> Student accommodation to 70%	
Full Flexibility - Any three features are free (\$995 app fee) then add 0.25% for each additional feature		
Rates %: R.RR C: R.cr 1: L.ll 2: M.mm 3: N.nn 4: O.oo 5: P.pp Fees \$: Risk 1% Facility: 595 Estab: 1.5% Legal: 395 Total: T,TTT		
Plus - Product Specifications	C	Postcode: PPPP Security \$: V,VVV,VVV Loan \$: A,AAA,AAA [XX]% LVR
Maximum Cat 1 Loan Size per security, per TN Inclusive of all capitalised fees		% LVR 60 \$1,000,000 (Less for all others) 70 \$950,000
Equity release to 70% LVR		Unlimited with evidence for personal, investment or business
Income Documentation		Minimum 2 years continuous self-employment in the same business with registered ABN and minimum 12 months GST registration where turnover is greater than \$75,000 per annum
Free Product Features & Versatility		Repayments: \$ RR,RRR \$ 11,111 \$ 22,222 \$ 33,333 \$ 44,444 \$ 55,555
Loan Term & # of account splits		15 to 30 years & 10 splits
Fixed and Variable Repayments		Weekly, fortnightly and monthly for P & I, Monthly for Interest Only.
Fail-Safe Redraw		Unlimited & no minimum online access
Everyday Transactional 100% Offset		Full functionality available per split
Lump Sum Payments		Unlimited for variable loans, capped to \$20,000 p.a. for fixed rates
Electronic link to all major credit cards e.g. Visa MasterCard & AMEX		Select "minimum", "set repayments" or "clear in full" and nominate your e-BSB 037-842 and new Account # as soon as the new loan settles
Cashless Transactions in	Direct Credit Electronic Funds Transfer (EFT)	Payment Scheduling BPAY in Direct Salary Credit Employer Allotment
Cashless Transactions out . Transfer to any Australian bank account for cash	3 rd Direct Debit Electronic Funds Transfer (EFT)	Payment Scheduling BPAY out Credit card sweep Inter split transfer
BPAY made easy to remember		Customer BPAY reference # and the home loan account #'s are the same
Free transfer(s) to and from any Australian bank account		As a member of the Australian Payments System, there is no change to customer's existing banking accounts nor current general banking
Save, time & interest with a 3 rd party Protocol Friendly "All-in-One" loan <small>RPIu(M)XX/AAAAAAA/RR.R/C/595/1.5/1/n/995/245/395/o/c/l/r/#</small>		Direct Salary Credit; Set up all regular repayments like car/personal loans, health funds & gym membership to automatically debit the new Everyday 100% offset and transitional account

Broad suite of loans; Your "one stop shop" Helping grow your business through empowerment & innovation

[White Label logo]	Competitive features	<input checked="" type="checkbox"/> Minimum Living area 30m2 <input checked="" type="checkbox"/> Refinance <input checked="" type="checkbox"/> Interest only to 5 years
	P&I Expatriates (Expat) Mere Doc Residential Tailored Solutions	
<input checked="" type="checkbox"/> LVR over 60%	<input checked="" type="checkbox"/> Land size over 1.5 Hectares	<input checked="" type="checkbox"/> Inconsequential alterations to 80%
<input checked="" type="checkbox"/> Loans over \$500,000	<input checked="" type="checkbox"/> Vacant land to 80% LVR	<input checked="" type="checkbox"/> Step up short term solutions
<input checked="" type="checkbox"/> Off the plan purchase to 80%	<input checked="" type="checkbox"/> Island location to 80% LVR	<input checked="" type="checkbox"/> Mortgage Insurance (LMI)
<input checked="" type="checkbox"/> Portfolio loan	<input checked="" type="checkbox"/> Consent to second mortgage	<input checked="" type="checkbox"/> Small paid default to \$500 to 70%
<input checked="" type="checkbox"/> Family Pledge to 60% LVR	<input checked="" type="checkbox"/> 100% interest offset account	<input checked="" type="checkbox"/> Single borrowing entity
<input checked="" type="checkbox"/> High density apartments to 80%	<input checked="" type="checkbox"/> Display home to 80% LVR	<input checked="" type="checkbox"/> 3 or more borrowing entities
<input checked="" type="checkbox"/> Community title to 80%	<input checked="" type="checkbox"/> Heritage listed to 80% LVR	<input checked="" type="checkbox"/> Fixed rates to 5 years
<input checked="" type="checkbox"/> ACT or crown lease to 80%	<input checked="" type="checkbox"/> Warehouse conversions to 80%	<input checked="" type="checkbox"/> Investment
<input checked="" type="checkbox"/> Equity line of credit to 80% LVR	<input checked="" type="checkbox"/> Postcode category 2 & above	<input checked="" type="checkbox"/> Substantial debt consolidation
<input checked="" type="checkbox"/> Boarding houses to 80% LVR	<input checked="" type="checkbox"/> Hobby farms to 80% LVR	<input checked="" type="checkbox"/> Relocation/Bridging
<input checked="" type="checkbox"/> Boarding income to 80% LVR	<input checked="" type="checkbox"/> Favourable purchase to 80%	<input checked="" type="checkbox"/> Construction up to 4 per title
<input checked="" type="checkbox"/> Untaxed allowances to 80%	<input checked="" type="checkbox"/> Flood effected to 80% LVR	<input checked="" type="checkbox"/> Unlimited equity release to 60% LVR
<input checked="" type="checkbox"/> Expiry beyond retirement 80% LVR	<input checked="" type="checkbox"/> Working for family to 80% LVR	<input checked="" type="checkbox"/> Residential in industrial zone to 80%
	<input checked="" type="checkbox"/> Student accommodation to 80%	<input checked="" type="checkbox"/> Unlimited debt consolidation to 80%
		<input checked="" type="checkbox"/> Express processing to 70% LVR
Full Flexibility - Any two features are free (\$995 app fee) then add 0.25% for each additional feature		
Rates %: R.RR C: R.cr 1: L.l 2: M.mm 3: N.nn 4: O.oo 5: P.pp Fees \$: Risk 2% Facility: 595 Estab: 1.5% Legal: 395 Total: T,TTT		
Flex - Product Specifications	C	Postcode: PPPP Security \$: V,VVV,VVV Loan \$: A,AAA,AAA [XX]% LVR
Maximum Cat 1 Loan Size per security, per TN Inclusive of all capitalised fees		% LVR 80 \$850,000 (Less for all others)
Income Documentation		Minimum 2 years continuous self-employment in the same business with registered ABN and minimum 12 months GST registration where turnover is greater than \$75,000 per annum
Free Product Features & Versatility		Repayments: \$ RR,RRR \$ 11,111 \$ 22,222 \$ 33,333 \$ 44,444 \$ 55,555
Loan Term & # of account splits		15 to 30 years & 2 splits
Fixed and Variable Repayments		Weekly, fortnightly and monthly for Principal and Interest Monthly for Interest Only.
Fail-Safe Redraw		Unlimited & no minimum online access
Everyday Transactional 100% e-Offset		Full functionality available per split
Lump Sum Payments		Unlimited for variable loans, capped to \$20,000 p.a. for fixed rates
Electronic link to all major credit cards e.g. Visa MasterCard & AMEX		Select "minimum", "set repayments" or "clear in full" and nominate your e-BSB 037-842 and new Account # as soon as the new loan settles
Cashless Transactions in		Direct Credit Payment Scheduling Direct Salary Credit Electronic Funds Transfer (EFT) BPAY in Employer Allotment
Cashless Transactions out . Transfer to any Australian bank account for cash		3 rd Direct Debit Payment Scheduling Credit card sweep Electronic Funds Transfer (EFT) BPAY out Inter split transfer
BPAY made easy to remember		Customer BPAY reference # and the home loan account #'s are the same
Save, time & interest with a 3 rd party Protocol Friendly "All-in-One" loan <small>RfE(Mx)XX/AAAAAA/RR.R/C/595/1.5/2/n/995/245/395/o/c/j/t/#</small>		Direct Salary Credit; Set up all regular repayments like car/personal loans, health funds & gym membership to automatically debit the new Everyday 100% offset and transitional account

Broad suite of loans; Your "one stop shop" Helping grow your business through empowerment & innovation

[White Label logo]	Competitive features	✓ Living area from 40 m ²
	P&I Non Resident – Full doc Cat 1	✓ Interest only to 10 years ✓ Refinance
✓ LVR over 50%	✓ Land size to 40 Hectares	✓ Up to 4 dwellings per title
✓ Loans over \$500,000	✓ 3 or more borrowing entities	✓ Investment
✓ Serviced apartments	✓ Personal cash out to \$500,000	✓ Refinance
✓ High density apartments	✓ Rural residential	✓ Fixed rates to 5 years
✓ Portfolio loan	✓ Class 2a, 2b & 3 borrower	✓ Construction up to 3 per title
✓ Business cash out to \$250,000	✓ Display home	✓ Relocation/Bridging
✓ Inner city apartments	✓ Consent to second mortgage	✓ Unlimited debt consolidation
✓ Self-employed borrower	✓ Single borrowing entity	✓ Unlimited equity release
✓ Family Pledge to 105% LVR	✓ Heritage listed	✓ Residential in industrial zone
✓ Discharged bankrupts	✓ Warehouse conversions	✓ Boarding income
✓ Community title	✓ Island location	✓ Untaxed allowances
✓ ACT or crown lease	✓ Hobby farms	✓ Dependant exception
✓ Off the plan purchase	✓ Favourable purchase	✓ Late SE Financials
✓ Equity line of credit	✓ Boarding houses	✓ Pre-tax car repayments
✓ Uber & Airbnb income	✓ Flood effected	✓ Express processing to 50% LVR
✓ Inconsequential alterations	✓ Working for family	✓ Expiry beyond retirement
✓ Vacant land	✓ Student accommodation	✓ 457, 188, 820, 461, 489, 485, 186 Visa
Full Flexibility - Any two features are free (\$995 app fee) then add 0.25% for each additional feature		
Rates %: R.RR C: R.cr 1: L.lI 2: M.mm 3: N.nn 4: O.oO 5: P.pp Fees \$: Risk 1% Facility: 395 Estab: 1.5% Legal: 395 Total: T,TTT		
Plus- Product Specifications	C	Postcode: PPPP Security \$: V,VVV,VVV Loan \$: A,AAA,AAA [XX]% LVR
Maximum Loan Size per security, per TN		% LVR 60 \$750,000
Credit History		No issues & clear credit
Translations		A written and signed translation from a member of a recognised independent body (e.g. NAATI – National Accreditation Authority for Translators & Interpreters)
Identification outside of Australia		Full colour, high resolution copy of Passport (including all information pages), Drivers licence, Visa certified as a true copy by the Australian Consular Office or a local Notary Public in respective countries
Loan documents		Execution of loan documents – overseas to be witnessed only at Australian Consular Office or an Australian Justice of the Peace (registered number must be noted)
Income Documentation		2 recent computer generated payslips not more than 1 month old and letter from employer to be typed on employers letterhead, dated and signed by an appropriate representative (Payroll Officer/Manager, Human Resource Manager or Owner of the business) 90% of foreign income is considered for servicing
Repayments		Direct credit of rental income to the loan/offset account to avoid monthly fee
Free Product Features & Versatility		Repayments: \$ RR,RRR \$ 11,111 \$ 22,222 \$ 33,333 \$ 44,444 \$ 55,555
Loan Term & # of account splits		15 to 30 years & a single split
Fixed and Variable Repayments		Weekly, fortnightly and monthly for Principal and Interest Monthly for Interest Only.
Fail-Safe Redraw		-
Everyday Transactional 100% Offset		Full functionality available per split
Lump Sum Payments		Unlimited for variable loans, capped to \$20,000 p.a. for fixed rates
Electronic link to all major credit cards e.g. Visa MasterCard & AMEX		Select “minimum”, “set repayments” or “clear in full” and nominate your e-BSB 037-842 and new Account # as soon as the new loan settles
Cashless Transactions in	Direct Credit Electronic Funds Transfer (EFT)	Payment Scheduling BPAY in Direct Salary Credit Employer Allotment
Cashless Transactions out . Transfer to any Australian bank account for cash	3 rd Direct Debit Electronic Funds Transfer (EFT)	Payment Scheduling BPAY out Credit card sweep Inter split transfer
BPAY made easy to remember		Customer BPAY reference # and the home loan account #'s are the same
Save, time & interest with a 3 rd party Protocol Friendly “All-in-One” loan <small>RPIu(NR)XX/AAAAAA/RR.R/C/395/1.5/1/n/995/245/395/o/c/j/t/#</small>		Direct Salary Credit; Set up all regular repayments like car/personal loans, health funds & gym membership to automatically debit the new Everyday 100% offset and transitional account

Broad suite of loans; Your “one stop shop” Helping grow your business through empowerment & innovation

[White Label logo]	Competitive features	<input checked="" type="checkbox"/> Living area from 40 m ² <input checked="" type="checkbox"/> Interest only to 10 years <input checked="" type="checkbox"/> Up to 4 dwellings per title
<input checked="" type="checkbox"/> LVR over 50%	<input checked="" type="checkbox"/> Land size to 40 Hectares	<input checked="" type="checkbox"/> Investment
<input checked="" type="checkbox"/> Loans over \$500,000	<input checked="" type="checkbox"/> 3 or more borrowing entities	<input checked="" type="checkbox"/> Refinance
<input checked="" type="checkbox"/> Off the plan purchase	<input checked="" type="checkbox"/> Personal cash out to \$750,000	<input checked="" type="checkbox"/> Fixed rates to 5 years
<input checked="" type="checkbox"/> Portfolio loan	<input checked="" type="checkbox"/> Rural residential	<input checked="" type="checkbox"/> Construction up to 4 per title
<input checked="" type="checkbox"/> Self-employed borrower	<input checked="" type="checkbox"/> Class 2a, 2b & 3 borrower	<input checked="" type="checkbox"/> Relocation/Bridging
<input checked="" type="checkbox"/> High density apartments	<input checked="" type="checkbox"/> Display home	<input checked="" type="checkbox"/> Unlimited debt consolidation
<input checked="" type="checkbox"/> Discharged bankrupts	<input checked="" type="checkbox"/> Single borrowing entity	<input checked="" type="checkbox"/> Unlimited equity release to 60% LVR
<input checked="" type="checkbox"/> Community title	<input checked="" type="checkbox"/> Consent to second mortgage	<input checked="" type="checkbox"/> Residential in industrial zone
<input checked="" type="checkbox"/> ACT or crown lease	<input checked="" type="checkbox"/> Heritage listed	<input checked="" type="checkbox"/> Untaxed allowances
<input checked="" type="checkbox"/> Serviced apartments	<input checked="" type="checkbox"/> Warehouse conversions	<input checked="" type="checkbox"/> Dependant exception
<input checked="" type="checkbox"/> Business cash out to \$500,000	<input checked="" type="checkbox"/> Island location	<input checked="" type="checkbox"/> Late SE Financials
<input checked="" type="checkbox"/> Equity line of credit	<input checked="" type="checkbox"/> Hobby farms	<input checked="" type="checkbox"/> Pre-tax car repayments
<input checked="" type="checkbox"/> Uber & Airbnb income	<input checked="" type="checkbox"/> Favourable purchase	<input checked="" type="checkbox"/> Working for family
<input checked="" type="checkbox"/> Family Pledge to 110% LVR	<input checked="" type="checkbox"/> Flood effected	<input checked="" type="checkbox"/> Vacant land
<input checked="" type="checkbox"/> Inconsequential alterations	<input checked="" type="checkbox"/> Boarding income	<input checked="" type="checkbox"/> Express processing to 60% LVR
<input checked="" type="checkbox"/> Boarding houses	<input checked="" type="checkbox"/> Student accommodation	<input checked="" type="checkbox"/> Expiry beyond retirement
<input checked="" type="checkbox"/> 457, 188, 820, 461, 489, 485, 186 Visa		
Full Flexibility - Any two features are free (\$995 app fee) then add 0.25% for each additional feature		
Rates %: R.RR C: R.cr 1: L.lI 2: M.mm 3: N.nn 4: O.oo 5: P.pp Fees \$: Risk 2% Facility: 395 Estab: 1.5% Legal: 395 Total: T,TTT		
Flex - Product Specifications	C	Postcode: PPPP Security \$: V,VVV,VVV Loan \$: A,AAA,AAA [XX]% LVR
Maximum Loan Size per security, per TN Inclusive of all capitalised fees		% LVR 70 \$750,000
Credit History		No issues & clear credit
Translations		A written and signed translation from a member of a recognised independent body (e.g. NAATI – National Accreditation Authority for Translators & Interpreters)
Identification outside of Australia		Full colour, high resolution copy of Passport (including all information pages), Drivers licence, Visa certified as a true copy by the Australian Consular Office or a local Notary Public in respective countries
Loan documents		Execution of loan documents – overseas to be witnessed only at Australian Consular Office or an Australian Justice of the Peace (registered number must be noted)
Income Documentation		2 recent computer generated payslips not more than 1 month old and letter from employer to be typed on employers letterhead, dated and signed by an appropriate representative (Payroll Officer/Manager, Human Resource Manager or Owner of the business) 90% of foreign income is considered for servicing
Repayments		Direct credit of rental income to the loan/offset account to avoid monthly fee
Free Product Features & Versatility		Repayments: \$ RR,RRR \$ 11,111 \$ 22,222 \$ 33,333 \$ 44,444 \$ 55,555
Loan Term & # of account splits		15 to 30 years & a single split
Fixed and Variable Repayments		Weekly, fortnightly and monthly for Principal and Interest Monthly for Interest Only.
Fail-Safe Redraw		-
Everyday Transactional 100% Offset		Full functionality available per split
Lump Sum Payments		Unlimited for variable loans, capped to \$20,000 p.a. for fixed rates
Electronic link to all major credit cards e.g. Visa MasterCard & AMEX		Select “minimum”, “set repayments” or “clear in full” and nominate your e-BSB 037-842 and new Account # as soon as the new loan settles
Cashless Transactions in		Direct Credit Payment Scheduling Direct Salary Credit Electronic Funds Transfer (EFT) BPAY in Employer Allotment
Cashless Transactions out. Transfer to any Australian bank account for cash		3 rd Direct Debit Payment Scheduling Credit card sweep Electronic Funds Transfer (EFT) BPAY out Inter split transfer
BPAY made easy to remember		Customer BPAY reference # and the home loan account #'s are the same
Save, time & interest with a 3 rd party Protocol Friendly “All-in-One” loan		Direct Salary Credit; Set up all regular repayments like car/personal loans, health funds & gym membership to automatically debit the new Everyday 100% offset and transitional account
<small>RFie(NR)XX/AAAAAAA/RR.R/C/395/1.5/2/n/995/245/395/o/c/j/r/#</small>		

Broad suite of loans; Your “one stop shop” Helping grow your business through empowerment & innovation

[White Label logo]	Competitive features	<input checked="" type="checkbox"/> Minimum Living area 50m ² <input checked="" type="checkbox"/> Refinance <input checked="" type="checkbox"/> Interest only to 5 years
	P&I Prime Residential Mere doc	
<input checked="" type="checkbox"/> LVR over 50%	<input checked="" type="checkbox"/> Land size over 0.5 Hectares	<input checked="" type="checkbox"/> 2 dwellings per title
<input checked="" type="checkbox"/> Loans over \$500,000	<input checked="" type="checkbox"/> Single borrowing entity	<input checked="" type="checkbox"/> Small paid default to \$500
<input checked="" type="checkbox"/> Family Pledge to 60% LVR	<input checked="" type="checkbox"/> Relocation/Bridging	<input checked="" type="checkbox"/> Over 2 debt(s) consolidation
<input checked="" type="checkbox"/> Portfolio loan	<input checked="" type="checkbox"/> Consent to second mortgage	<input checked="" type="checkbox"/> Mortgage Insurance (LMI)
<input checked="" type="checkbox"/> Self-employed borrower	<input checked="" type="checkbox"/> Display home to 60% LVR	<input checked="" type="checkbox"/> Investment
<input checked="" type="checkbox"/> Off the plan purchase to 60%	<input checked="" type="checkbox"/> Vacant land to 60% LVR	<input checked="" type="checkbox"/> 3 or more borrowing entities
<input checked="" type="checkbox"/> High density apartments to 60%	<input checked="" type="checkbox"/> Heritage listed to 60% LVR	<input checked="" type="checkbox"/> Fixed rates to 5 years
<input checked="" type="checkbox"/> Community title to 60%	<input checked="" type="checkbox"/> Warehouse conversions to 60%	<input checked="" type="checkbox"/> Construction up to 2 per title
<input checked="" type="checkbox"/> ACT or crown lease to 60%	<input checked="" type="checkbox"/> Postcode category 2 & above	<input checked="" type="checkbox"/> Unlimited equity release to 60% LVR
<input checked="" type="checkbox"/> Equity line of credit to 60% LVR	<input checked="" type="checkbox"/> Island location to 60% LVR	<input checked="" type="checkbox"/> Residential in industrial zone to 60%
<input checked="" type="checkbox"/> Inconsequential alterations to 60%	<input checked="" type="checkbox"/> Hobby farms to 60% LVR	<input checked="" type="checkbox"/> Boarding income to 60% LVR
<input checked="" type="checkbox"/> Boarding houses to 60% LVR	<input checked="" type="checkbox"/> Flood effected to 60% LVR	<input checked="" type="checkbox"/> Working for family to 60% LVR
<input checked="" type="checkbox"/> Untaxed allowances to 60%	<input checked="" type="checkbox"/> Student accommodation to 60%	<input checked="" type="checkbox"/> Expiry beyond retirement 60% LVR
<input checked="" type="checkbox"/> FHOG application	<input checked="" type="checkbox"/> Express processing to 50% LVR	<input checked="" type="checkbox"/> Unlimited debt consolidation to 60%
Full Flexibility - Any features are free (\$995 app fee) then add 0.25% for each additional feature		
Rates %: R.RR C: R.cr 1: L.l 2: M.mm 3: N.nn 4: O.oo 5: P.pp Fees \$: Risk 0% Facility: 395 Estab: 0% Legal: 395 Total: T,TTT		
Standard - Product Specifications C	Postcode: PPPP	Security \$: V,VVV,VVV
Maximum Cat 1 Loan Size per security, per TN Inclusive of all capitalised fees	% LVR 60 \$1,000,000 70 \$750,000 80 \$500,000	(Less for all others)
Income Documentation (Self-Employed - no less than 15 years from retirement)	Minimum 2 years continuous self-employment in the same business with registered ABN and minimum 12 months GST registration where turnover is greater than \$75,000 per annum	
Free Product Features & Versatility	Repayments: \$ RR,RRR	\$ 11,111 \$ 22,222 \$ 33,333 \$ 44,444 \$ 55,555
Loan Term & # of account splits	15 to 30 years & 2 splits	
Fixed and Variable Repayments	Weekly, fortnightly and monthly for Principal and Interest Monthly for Interest Only.	
Fail-Safe Redraw	Unlimited & no minimum online access	
Everyday Transactional 100% Offset	Full functionality available per split	
Lump Sum Payments	Unlimited for variable loans, capped to \$20,000 p.a. for fixed rates	
Electronic link to all major credit cards e.g. Visa MasterCard & AMEX	Select "minimum", "set repayments" or "clear in full" and nominate your e-BSB 037-842 and new Account # as soon as the new loan settles	
Cashless Transactions in	Direct Credit Electronic Funds Transfer (EFT)	Payment Scheduling BPAY in Direct Salary Credit Employer Allotment
Cashless Transactions out . Transfer to any Australian bank account for cash	3 rd Direct Debit Electronic Funds Transfer (EFT)	Payment Scheduling BPAY out Credit card sweep Inter split transfer
BPAY made easy to remember	Customer BPAY reference # and the home loan account #'s are the same	
Free transfer(s) to and from any Australian bank account	As a member of the Australian Payments System, there is no change to customer's existing banking accounts nor current general banking	
Save, time & interest with a 3 rd party Protocol Friendly "All-in-One" loan <small>RSt(a)(M)XX/AAAAAA/RR.R/C/395/0/0/n/995/245/395/o/c/i/r/#</small>	Direct Salary Credit; Set up all regular repayments like car/personal loans, health funds & gym membership to automatically debit the new Everyday 100% offset and transitional account	

Broad suite of loans; Your "one stop shop" Helping grow your business through empowerment & innovation

White Label logo]	Competitive features	<input checked="" type="checkbox"/> Minimum Living area 40m ² <input checked="" type="checkbox"/> Refinance <input checked="" type="checkbox"/> Interest only to 10 years
	P&I Residential Mere Doc Tailored Solutions	
<input checked="" type="checkbox"/> LVR over 60%	<input checked="" type="checkbox"/> Land size over 1 Hectare	<input checked="" type="checkbox"/> Over 4 debt(s) consolidation
<input checked="" type="checkbox"/> Loans above \$500,000	<input checked="" type="checkbox"/> Display home to 70% LVR	<input checked="" type="checkbox"/> Small paid default to \$500 to 70%
<input checked="" type="checkbox"/> Family Pledge to 60% LVR	<input checked="" type="checkbox"/> Flood effected to 70% LVR	<input checked="" type="checkbox"/> 3 or more borrowing entities
<input checked="" type="checkbox"/> 4 dwellings per title	<input checked="" type="checkbox"/> Vacant land to 70% LVR	<input checked="" type="checkbox"/> Investment
<input checked="" type="checkbox"/> Portfolio loan	<input checked="" type="checkbox"/> Working for family to 70% LVR	<input checked="" type="checkbox"/> Fixed rates to 5 years
<input checked="" type="checkbox"/> Off the plan purchase to 70%	<input checked="" type="checkbox"/> Single borrowing entity	<input checked="" type="checkbox"/> Relocation/Bridging
<input checked="" type="checkbox"/> High density apartments to 70%	<input checked="" type="checkbox"/> Consent to second mortgage	<input checked="" type="checkbox"/> Mortgage Insurance (LMI)
<input checked="" type="checkbox"/> Community title to 70%	<input checked="" type="checkbox"/> Heritage listed to 70% LVR	<input checked="" type="checkbox"/> Construction up to 3 per title
<input checked="" type="checkbox"/> ACT or crown lease to 70%	<input checked="" type="checkbox"/> Warehouse conversions to 70%	<input checked="" type="checkbox"/> Unlimited equity release to 60% LVR
<input checked="" type="checkbox"/> Equity line of credit to 70% LVR	<input checked="" type="checkbox"/> Postcode category 2 & above	<input checked="" type="checkbox"/> Residential in industrial zone to 70%
<input checked="" type="checkbox"/> Inconsequential alterations to 70%	<input checked="" type="checkbox"/> Island location to 70% LVR	<input checked="" type="checkbox"/> Boarding income to 70% LVR
<input checked="" type="checkbox"/> Boarding houses to 70% LVR	<input checked="" type="checkbox"/> Hobby farms to 70% LVR	<input checked="" type="checkbox"/> Expiry beyond retirement 70% LVR
<input checked="" type="checkbox"/> Untaxed allowances to 70%	<input checked="" type="checkbox"/> Student accommodation to 70%	<input checked="" type="checkbox"/> Unlimited debt consolidation to 70%
<input checked="" type="checkbox"/> FHOG application		<input checked="" type="checkbox"/> Express processing to 60% LVR
Full Flexibility - Any three features are free (\$995 app fee) then add 0.25% for each additional feature		
Rates %: R.RR C: R.cr 1: L.l 2: M.mm 3: N.nn 4: O.oo 5: P.pp Fees \$: Risk 0% Facility: 595 Estab: .95% Legal: 395 Total: T,TTT		
Plus - Product Specifications	C	Postcode: PPPP Security \$: V,VVV,VVV Loan \$: A,AAA,AAA [XX]% LVR
Maximum Cat 1 Loan Size per security, per TN Inclusive of all capitalised fees		% LVR 70 \$1,000,000 (Less for all others) 80 \$750,000
Income Documentation		Minimum 2 years continuous self-employment in the same business with registered ABN and minimum 12 months GST registration where turnover is greater than \$75,000 per annum
Free Product Features & Versatility		Repayments: \$ RR,RRR \$ 11,111 \$ 22,222 \$ 33,333 \$ 44,444 \$ 55,555
Loan Term & # of account splits		15 to 30 years & 10 splits
Fixed and Variable Repayments		Weekly, fortnightly and monthly for P & I, Monthly for Interest Only.
Fail-Safe Redraw		Unlimited & no minimum online access
Everyday Transactional 100% Offset		Full functionality available per split
Lump Sum Payments		Unlimited for variable loans, capped to \$20,000 p.a. for fixed rates
Electronic link to all major credit cards e.g. Visa MasterCard & AMEX		Select "minimum", "set repayments" or "clear in full" and nominate your e-BSB 037-842 and new Account # as soon as the new loan settles
Cashless Transactions in	Direct Credit Electronic Funds Transfer (EFT)	Payment Scheduling BPAY in Direct Salary Credit Employer Allotment
Cashless Transactions out. Transfer to any Australian bank account for cash	3 rd Direct Debit Electronic Funds Transfer (EFT)	Payment Scheduling BPAY out Credit card sweep Inter split transfer
BPAY made easy to remember		Customer BPAY reference # and the home loan account #'s are the same
Free transfer(s) to and from any Australian bank account		As a member of the Australian Payments System, there is no change to customer's existing banking accounts nor current general banking
Save, time & interest with a 3 rd party Protocol Friendly "All-in-One" loan		Direct Salary Credit; Set up all regular repayments like car/personal loans, health funds & gym membership to automatically debit the new Everyday 100% offset and transitional account

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[White Label logo]	Competitive features	<input checked="" type="checkbox"/> Minimum Living area 30m2 <input checked="" type="checkbox"/> Refinance <input checked="" type="checkbox"/> Interest only to 5 years
	P&I Residential Mere Doc Tailored Solutions	
<input checked="" type="checkbox"/> LVR over 60%	<input checked="" type="checkbox"/> Land size over 1.5 Hectares	<input checked="" type="checkbox"/> Step up short term solutions
<input checked="" type="checkbox"/> Loans over \$500,000	<input checked="" type="checkbox"/> Vacant land	<input checked="" type="checkbox"/> Mortgage Insurance (LMI)
<input checked="" type="checkbox"/> Off the plan purchase	<input checked="" type="checkbox"/> Consent to second mortgage	<input checked="" type="checkbox"/> Small paid default to \$500 to 70%
<input checked="" type="checkbox"/> Portfolio loan	<input checked="" type="checkbox"/> Display home	<input checked="" type="checkbox"/> Single borrowing entity
<input checked="" type="checkbox"/> Family Pledge to 60% LVR	<input checked="" type="checkbox"/> Heritage listed	<input checked="" type="checkbox"/> 3 or more borrowing entities
<input checked="" type="checkbox"/> High density apartments	<input checked="" type="checkbox"/> Warehouse conversions	<input checked="" type="checkbox"/> Fixed rates to 5 years
<input checked="" type="checkbox"/> Community title	<input checked="" type="checkbox"/> Postcode category 2 & above	<input checked="" type="checkbox"/> Investment
<input checked="" type="checkbox"/> ACT or crown lease	<input checked="" type="checkbox"/> Island location	<input checked="" type="checkbox"/> Substantial debt consolidation
<input checked="" type="checkbox"/> Equity line of credit	<input checked="" type="checkbox"/> Hobby farms	<input checked="" type="checkbox"/> Relocation/Bridging
<input checked="" type="checkbox"/> Boarding houses	<input checked="" type="checkbox"/> Working for family	<input checked="" type="checkbox"/> Construction up to 4 per title
<input checked="" type="checkbox"/> Inconsequential alterations	<input checked="" type="checkbox"/> Flood effected	<input checked="" type="checkbox"/> Unlimited equity release to 60% LVR
<input checked="" type="checkbox"/> Untaxed allowances	<input checked="" type="checkbox"/> Student accommodation	<input checked="" type="checkbox"/> Expiry beyond retirement
<input checked="" type="checkbox"/> FHOG application	<input checked="" type="checkbox"/> Residential in industrial zone	<input checked="" type="checkbox"/> Unlimited debt consolidation
		<input checked="" type="checkbox"/> Express processing to 70% LVR
Full Flexibility - Any two features are free (\$995 app fee) then add 0.25% for each additional feature		
Rates %: R.RR C: R.cr 1: L.Ll 2: M.mm 3: N.nn 4: O.oo 5: P.pp Fees \$: Risk 0% Facility: 595 Estab: 1.5% Legal: 395 Total: T,TTT		
Flex - Product Specifications	C	Postcode: PPPP Security \$: V,VVV,VVV Loan \$: A,AAA,AAA [XX]% LVR
Maximum Cat 1 Loan Size per security, per TN Inclusive of all capitalised fees		% LVR 80 \$850,000 (Less for all others)
Income Documentation		Minimum 2 years continuous self-employment in the same business with registered ABN and minimum 12 months GST registration where turnover is greater than \$75,000 per annum
Free Product Features & Versatility		Repayments: \$ RR,RRR \$ 11,111 \$ 22,222 \$ 33,333 \$ 44,444 \$ 55,555
Loan Term & # of account splits		15 to 30 years & 2 splits
Fixed and Variable Repayments		Weekly, fortnightly and monthly for Principal and Interest Monthly for Interest Only.
Fail-Safe Redraw		Unlimited & no minimum online access
Everyday Transactional 100% e-Offset		Full functionality available per split
Lump Sum Payments		Unlimited for variable loans, capped to \$20,000 p.a. for fixed rates
Electronic link to all major credit cards e.g. Visa MasterCard & AMEX		Select "minimum", "set repayments" or "clear in full" and nominate your e-BSB 037-842 and new Account # as soon as the new loan settles
Cashless Transactions in	Direct Credit Electronic Funds Transfer (EFT)	Payment Scheduling BPAY in Direct Salary Credit Employer Allotment
Cashless Transactions out . Transfer to any Australian bank account for cash	3 rd Direct Debit Electronic Funds Transfer (EFT)	Payment Scheduling BPAY out Credit card sweep Inter split transfer
BPAY made easy to remember		Customer BPAY reference # and the home loan account #'s are the same
Save, time & interest with a 3 rd party Protocol Friendly "All-in-One" loan <small>RFie(M)XX/AAAAAA/RR.R/C/595/1.5/0/in/995/245/395/o/c/l/r/#</small>		Direct Salary Credit; Set up all regular repayments like car/personal loans, health funds & gym membership to automatically debit the new Everyday 100% offset and transitional account

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Unacceptable Security – Standard loans	Unacceptable Income – Short term in nature 30 September 2020
Units under 30m ² living area & Company title	Child support or child maintenance
Land over 40 Hectares, mine subsidence without Sec 149 Cert	Unemployment benefits & Austudy
Vacant land over \$500,000, without services and 2.2 Hectares	Short term Child support or child maintenance
Council arrears	Rental assistance & meal, phone, entertainment allowance
Commercial, primary production & Industrial	Farm producing income
Shared ownership & Lease for life covenants	Sickness benefits
Less than 50 m from power lines	Workers compensation unless perm for next 5 years
Unimproved/uninhabitable & hotel conversions	
Flood effected where water rises above the floor level	Unacceptable Purpose
Specialised Security(s) Development sites, land subdivisions Schools, Brothels, Day spas, Caravan parks, B&B's, Resorts, Holiday flats, House boats Unconvertible Boarding houses/hostels, Time share, mobile homes, Retirement village Bedsitters or studios; unit or apartment with a furnished sitting room or kitchen and sleeping accommodation in the one (separate bathroom facilities) Contaminated properties & in poor condition	Loans with no financial benefit to one or all borrowers Speculative in nature inclusive of development finance Non-arm's length transactions inclusive of vendor finance Applicant with fraud & criminal history Loans of convenience & Cash out Mere doc over 60% LVR Where a third party has no benefit & 2 nd register mortgage for Essentials and standard ATO liabilities Business purpose loans over 80% LVR Debt consolidation where land is sole security
Valuation risk rating over 4 & In poor demand	Construction over 4 dwellings per single title & over \$1,000,000
No more than one security per TN unless the loan amount is less than \$750,000	Working capital as well as Mere doc over \$1,000,000
Properties likely to be adversely affected by local planning & Mining search	Interest only loans over \$2,000,000
Mere doc: Serviced & Managed apartments; land over 2.2 Ha	Unacceptable documentation
Sitters, Student accommodation without separate bedroom & facilities	Income details over 60 days at time of approval
Unacceptable Security for AVM's	Valuations over 180 days at time of approval
Vacant land Mere Doc Studio, Serviced and NRAS	Self-employed income over 18 months at time of approval
Incomplete Poor Credit Off the plan & Over 2 Hectare	
Unacceptable borrower	Full doc Owner Occupied Residential loan size limits
Staff, Religious Inst, Clubs, Non trustee Corporate & Owner Builder, SMSF borrower without independent legal & financial advice. Non-resident guarantor. Primary borrower (highest income earner) with a credit score < 350, discharged bankrupts with further adverse credit	LVR Category 2 Category 3 Cat 4/Unlisted
New Zealand citizens or permanent residents living and working in Australia without a nominated Australian domiciled Power of Attorney for settlement	60% \$1,000,000 \$750,000 \$500,000
	70% \$1,000,000 \$650,000 \$450,000
Defaults, arrears, non-disclosure of liabilities and prolific users of credit without Direct Salary Credit. Not available in Essentials & Standard	80% \$1,000,000 \$650,000 \$450,000
	90% \$600,000 \$450,000 \$450,000
Mere Doc Credit impairment over \$500 Less than 24 months self employed Stated income over 75K and not registered for GST Financials on file less than 12 months old GST registered less than 12 months	95% \$500,000 \$350,000 \$350,000
	Full doc Investor Residential loan size limits
	70% \$1,000,000 \$650,000 \$500,000
	80% \$750,000 \$600,000 \$500,000
	90% \$600,000 \$450,000 \$450,000
Unacceptable Security – SMSF	Mere Doc (all other postcodes)
Residential less than 40 m ² , NRAS, Off the plan, ACT Crown lease, Rural residential, Dual key, High density Serviced or Managed apartments, multiple dwellings on a single security, new property less than 12 months, owner occupied & land/construction	80% \$750,000 \$500,000
Over 70% LVR without MI, loan amount above, cat 3, 4 & unlisted postcodes. Not SIS act compliant	
SMSF car space on a separate title (must be placed within a separate bare trust)	

Disclaimer: this product guide is accurate as at the effective date of this document. Lender reserves the right to alter the policies at any time without notice. Lender will notify borrowers of changes in accordance with their loan agreement and the national consumer credit protection act.

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