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ASPIRE (Residential - Prime)		
	Full Doc	Alt Doc
Rates starting from	6.83%	7.23%
Max LVR	80%	
Max loan amount	\$2.0m	\$2.0m
Min loan amount	\$50k	
Loan terms	Up to 30 years (5 years I/O)	
Key features	NO CLAWBACK on Alt Doc!	
Telco defaults (max 2) <\$1,000 each ignored!		
Alt Doc assessed on Accountants Dec or 1 year BAS or 1 year Bank Statements		
0.10% discount available on Alt Doc if 2 of the above are provided		
Self employed Full Doc assessed on 1 years financials*		
Offset available (no additional loading)		

STRIVE (Residential - Non-Prime)			
	Near Prime	Specialist	Specialist Plus
Rates starting from (Full Doc)	7.49%	8.29%	9.90%
Max LVR	80%		
Max loan amount	\$1.5m		\$1.0m
Min loan amount	\$50k		
Loan terms	Up to 30 years (5 years I/O)		
Key features	NO CLAWBACK!		
Grading (and pricing) based on number of customer credit events			
Alt Doc also available - loadings apply (see over)			
Unlimited defaults / Judgements considered			
Arrears (Mortgage, Other) & Discharged bankruptcy / Insolvency considered			
Self Employed - Min ABN 1 month (Full Doc only)			

SMSF (Resi & Comm)		
	Resi	Comm
Rates starting from	7.19%	7.74%
Max LVR	80%	75%
Max loan amount	\$1.5m	\$2.0m
Min loan amount	\$150k	
Loan terms	Up to 30 years (5 years I/O)	
Key features	NO CLAWBACK!	
Purchase and Refinance.		
No liquidity test up to 75% (Resi only)		
Offset available		

VENTURE (Commercial)			
	Full Doc	Alt Doc	Lease Doc
Rates starting from	7.99%	8.49%	8.19%
Max LVR	75%	75%	65%
Max loan amount	\$3.0m		
Min loan amount	\$100k (Residential) / \$50k (Commercial)		
Loan terms	Up to 30 years (5 years I/O)		
Key features	NO CLAWBACK!		
Also available on Resi security (Non-Code only - Max LVR 80%)			
Lease Doc assessed on actual rate at 1:1.3 ICR			
Self Employed Full Doc assessed on 1 years financials*			

NON-RESIDENT & EX-PAT		
	Non-Res	ExPat
Rates starting from	7.73%	7.13%
Max LVR	75%	
Max loan amount	\$1.5m	
Min loan amount (\$k)	\$150k	
Loan terms	Up to 25 years (5 years I/O)	
Key features	NO CLAWBACK!	
Purchase, Refinance or Equity release		
PAYG & Self employed applicants		
Multilingual customer service		
Fully featured online customer portal		
Offset available		

PRIVATE LENDING		
	1st Mortgage	2nd Mortgage
Rates starting from	9.25%	16.00%
Max LVR	65%	75%
Max loan amount	\$3.0m	\$1.5m
Min loan amount (\$k)	\$100k	
Loan terms	6-12 months	
Key features	NO CLAWBACK!	
Non-code loans only (majority of funds must be for business purposes)		
Purchase, Refinance or Equity Release (Cash out),		
No income verification required / must provide satisfactory exit strategy		
Security types and locations assessed on a case by case basis.		

*Where ABN >4 years & credit score >700.

Commission (Excl GST)	Upfront	Trail
ASPIRE, VENTURE and SMSF (Prime)	0.70%	0.15%
STRIVE, SMSF (Near Prime), NON-RES and EX-PAT	0.50%	0.15%
PRIVATE	Add own brokerage**	up to 0.20%

Want to know more?
Phone: 1300 125 556 or 03 9585 0090
Email scenarios to: scenarios@arthurmac.com.au
Email applications to: apply@arthurmac.com.au
www.arthurmac.com.au
ABN 44 114 517 752 ACL 385074
V23.0 October 2024

**Up to 2.2%— disbursed at settlement

Summarised Product Interest Rate Guide



Product Name		ASPIRE			STRIVE			VENTURE			SMSF			PRIVATE			
Security		Residential			Residential			Residential	Commercial		Residential	Commercial	Resi & Comm				
		Full Doc (OO)	Full Doc (Inv)	Alt Doc Pro	Near Prime	Specialist	Specialist Plus	Full Doc	Full Doc	Lease Doc	Prime	Near Prime	Prime	Non Code			
LVR	<50%	6.83%	6.99%	7.23%	7.49%	8.29%	9.90%	7.75%	7.99%	8.19%	7.19%	7.74%	7.74%	1st Mortgage from 9.25%			
	<60%	6.83%	6.99%	7.23%	7.49%	8.29%	9.90%	7.75%	7.99%	8.19%	7.19%	7.74%	7.74%				
	<65%	6.83%	6.99%	7.23%	7.49%	8.50%	9.90%	7.85%	7.99%	8.19%	7.19%	7.74%	7.74%	2nd Mortgage from 16%			
	<70%	6.83%	6.99%	7.23%	7.49%	8.50%	9.90%	8.05%	8.29%	8.39%	7.19%	7.84%	7.74%				
	<75%	6.93%	6.99%	7.28%	7.69%	9.10%	10.20%	8.35%	8.49%		7.49%	7.84%	8.14%				
	<80%	6.93%	6.99%	7.28%	7.69%	9.30%	10.60%	8.35%			7.49%	8.04%					
Regional	<=60%	I/O loading waived NO CLAWBACK			7.69%	9.30%	10.60%	NO CLAWBACK			7.49%	8.04%	8.14%	N/A			
					NO CLAWBACK						NO CLAWBACK			NO CLAWBACK			NO CLAWBACK
Loadings	Investor	N/A	N/A	0.20%	0.25%	0.30%	0.30%	NIL			NIL			N/A			
	Interest Only	0.40%	0.40%	0.30%	0.30%	0.30%	0.30%	WAIVED	WAIVED		0.30%	0.30%	0.30%				
	Alt Doc	N/A			0.25%	0.30%	0.30%	0.30%	0.50%	N/A	N/A						
	Offset	Available at no cost			0.10%	0.10%	0.10%	N/A			0.10%	0.10%	0.10%				
	Jumbo (>\$1.00M)	N/A	N/A	N/A	N/A	0.30%	0.30%	N/A	N/A	N/A	N/A	N/A	N/A				
Jumbo (>\$1.5M)	WAIVED	WAIVED	0.50%	N/A	N/A	N/A	WAIVED	WAIVED	WAIVED	N/A	N/A	WAIVED					
Risk fees	<=60%	0.00%	0.00%	0.50%	0.00%	WAIVED**	WAIVED**	0.00%	0.50%	0.50%	NO RISK FEES! WAIVED** WAIVED** WAIVED** 1.00% 1.00%			N/A			
	<=65%	0.00%	0.00%	0.50%	0.00%	WAIVED**	WAIVED**	0.50%	0.50%	0.50%							
	<=70%	0.00%	0.00%	0.50%	0.00%	WAIVED**	WAIVED**	1.00%	1.00%	1.00%							
	<=75%	0.00%	0.00%	1.00%	1.00%	1.20%	1.50%	1.25%	1.00%	1.00%							
	<=80%	0.00%	0.00%	1.00%	1.00%	1.20%	1.50%	1.25%									
Regional	<=60%				1.00%	1.20%	1.50%				0.50%	1.00%	0.50%	N/A			
Max loan amount (\$M)	<=60%	\$2.00	\$2.50		\$1.50	\$1.00		\$3.00	\$3.00		\$1.50	\$1.50	\$2.00	1st Mortgage \$3.0M			
	<=65%	\$2.00	\$2.50		\$1.25	\$1.00		\$3.00	\$3.00		\$1.50	\$1.50	\$2.00				
	<=70%	\$2.00	\$2.00		\$1.25	\$1.00		\$2.00	\$2.00		\$1.50	\$1.50	\$2.00	2nd Mortgage \$1.5M			
	<=75%	\$2.00	\$2.00		\$1.25	\$0.75		\$2.00	\$2.00		\$1.50	\$1.50	\$1.50				
	<=80%	\$1.75	\$1.75		\$1.25	\$0.75		\$1.50			\$1.25	\$1.25					
Other fees	Application	\$990			0.55%			0.50%			\$990	0.55%	0.50%	1.25% - 2.00%			
	Establishment	N/A			\$595	\$1,500		N/A			N/A			N/A			
	Valuation	At cost - min \$275			At cost - min \$275			At cost			At cost			At cost			
	Legals	\$395			\$995			\$1,500			\$1,375	\$1,395	\$1,500	from \$1,500			
	Settlement	\$295			\$295			\$395			\$295			\$440			
	Annual	\$395			\$395			\$395			\$395			NIL			
	Discharge	\$895			\$895			\$1,295			\$895			\$440 plus legals			
	Early repay	3 months interest* (Non-Code loans only)			N/A			3 months interest*			3 months interest*	N/A	3 months interest*	1 month interest			

*If repaid within the first 3 years. **For applications received by 31st December 2024