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ASPIRE (Residential - Prime)		
	Full Doc	Alt Doc
Rates starting from	6.04%	6.24%
Max LVR	80%	
Max loan amount	\$3.0M	\$3.0M
Min loan amount	\$100k	
Loan terms	Up to 40 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 Bus Statements <i>up to 0.10% discount available on Alt Doc if 2 of the above are provided</i> Self employed Full Doc assessed on 1 years financials* Offset available (no additional loading for Full Doc) Alt Doc App Fees: 0.50% to 70% LVR, 1.00% up to 80% LVR		

STRIVE (Residential - Non-Prime)			
	Near Prime	Specialist	Specialist Plus
Rates starting from (Full Doc)	6.69%	7.79%	9.40%
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!		
Alt Doc also available - loadings apply (see over) Grading (and pricing) based on number of customer credit events (multiple defaults allowed under 1 credit event!) Unlimited defaults / Judgements considered Arrears (Mortgage, Other) & Discharged bankruptcy / Insolvency considered Self Employed - Min ABN 1 month available (Alt Doc only)			

SMSF (Resi & Comm)		
	Resi	Comm
Rates starting from	6.49%	6.98%
Max LVR	80%	
Max loan amount	\$1.5m	\$2.0m
Min loan amount	\$150k	
Loan terms	Up to 30 years (5 years I/O)	
Risk Fees	NIL	Waived
Key features	NO CLAWBACK!	
Purchase and Refinance. (Near Prime available) Liquidity = 3 months of payments only Offset loading waived for Commercial (else 0.10%)		

VENTURE (Commercial)			
	Full Doc	Alt Doc	Lease Doc
Rates starting from	7.29%	7.79%	7.29%
Max LVR	75%	75%	65%
Max loan amount	\$3.0m		
Min loan amount	\$100k		
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	6.99%	6.63%
Max LVR	75%	
Max loan amount	\$1.5m	
Min loan amount (\$k)	\$150k	
Loan terms	Up to 28 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), SELF DOC, NON-RES, EX-PAT & Large Loans	0.50%	0.15%
PRIVATE	Add own brokerage**	Add up to 0.20%

Want to know more?
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ABN 44 114 517 752 ACL 385074
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**Up to 2.20% inc GST allowed and disbursed at settlement

Summarised Product Interest Rate Guide



Product Name		ASPIRE			STRIVE			VENTURE			SMSF			SELF DOC		
Security		Residential			Residential			Residential	Commercial		Residential		Commercial	Residential	Commercial	
		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	Non Code	
LVR	<50%	6.04%	6.24%	6.24%	6.69%	7.79%	9.40%	7.25%	7.29%	7.29%	6.49%	7.24%	6.98%	8.49%	9.49%	
	<60%	6.04%	6.24%	6.24%	6.69%	7.79%	9.40%	7.25%	7.29%	7.29%	6.49%	7.24%	6.98%	8.49%	9.49%	
	<65%	6.04%	6.24%	6.24%	6.69%	8.00%	9.40%	7.35%	7.29%	7.29%	6.49%	7.24%	6.98%	8.49%	9.49%	
	<70%	6.24%	6.34%	6.54%	6.69%	8.00%	9.40%	7.55%	7.49%	7.49%	6.54%	7.34%	7.08%			
	<75%	6.34%	6.44%	6.68%	6.99%	8.60%	9.70%	7.85%	7.89%		6.84%	7.34%	7.58%			
	<80%	6.34%	6.44%	6.68%	6.99%	8.80%	10.10%	7.85%			6.84%	7.54%	7.58%			
Regional	<=60%	I/O loading waived		6.68%	6.99%	8.80%	10.10%				6.99%	7.54%	7.58%			
		NO CLAWBACK			NO CLAWBACK			NO CLAWBACK			NO CLAWBACK			NO CLAWBACK		
Loadings	Investor	N/A	N/A	***0.20%	0.25%	0.30%	0.30%	NIL			NIL			NIL		
	Interest Only	0.40%	0.40%	0.20%	0.30%	0.30%	0.30%	0.30%	WAIVED	WAIVED	0.30%	0.30%	0.30%	N/A		
	Alt Doc	N/A			0.25%	0.30%	0.30%	0.30%	0.50%	N/A	N/A			N/A		
	Offset	Available at no cost		0.10%	0.10%	0.10%	N/A			0.10%	0.10%	WAIVED	N/A			
	Jumbo (>\$1.00M)	N/A	N/A	N/A	N/A	0.30%	N/A	N/A	N/A	N/A	N/A	N/A	N/A			
	Jumbo (>\$1.50M)	N/A	N/A	N/A	0.30%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A			
	Near Prime Plus Loading				0.30%								N/A			
	Prepaid Loading												0.50%	0.50%		
Risk fees	<=60%	0.00%	0.00%	0.00%	1.00%**	1.00%**	1.00%	0.00%	0.50%	0.50%	NO RISK FEES!		1.00%**	WAIVED	1.25%	1.25%
	<=65%	0.00%	0.00%	0.00%	1.00%**	1.00%**	1.00%	0.50%	0.50%	0.50%	NO RISK FEES!		1.00%**	WAIVED	1.25%	1.25%
	<=70%	0.00%	0.00%	0.00%	1.00%**	1.00%**	1.20%	1.00%	0.50%	0.50%	NO RISK FEES!		1.00%**	WAIVED		
	<=75%	0.00%	0.00%	0.00%	1.00%**	1.00%**	1.50%	1.25%	0.50%	0.50%	NO RISK FEES!		1.00%**	WAIVED		
	<=80%	0.00%	0.00%	0.00%	1.00%**	1.00%**	1.50%	1.25%			NO RISK FEES!		1.00%**	WAIVED		
Regional	<=60%			0.00%	1.00%**	1.00%**	1.50%				0.50%	1.00%**	0.50%	N/A	N/A	
Max loan amount	<=60%	\$3.0M	\$2.0M	\$3.0M	\$2.0M	\$1.5M	\$1.0M	\$3.0M	\$3.0M		\$1.5M	\$1.5M	\$2.0M	\$2.5M	\$3.0M	
	<=65%	\$3.0M	\$2.0M	\$3.0M	\$2.0M	\$1.25M	\$1.0M	\$3.0M	\$3.0M		\$1.5M	\$1.5M	\$2.0M	\$2.5M	\$3.0M	
	<=70%	\$2.0M			\$2.0M	\$1.25M	\$1.0M	\$2.0M	\$3.0M		\$1.5M	\$1.5M	\$2.0M	\$2.5M	\$3.0M	
	<=75%	\$2.0M			\$2.0M	\$1.25M	\$750K	\$2.0M	\$3.0M		\$1.5M	\$1.5M	\$1.5M			
	<=80%	\$1.75M			\$1.75M	\$1.25M	\$750K	\$1.5M			\$1.25M	\$1.25M	\$1.5M			
Other fees	Application			0.50% - 1.00%	\$990		0.50%	\$990	0.50%		WAIVED			\$990		
	Establishment	N/A			N/A		\$1,500	N/A			N/A			N/A		
	Valuation	At cost - min \$330			At cost - min \$330			At cost			At cost			At cost		
Document Preparation Fee		\$395			\$995			\$1,500			\$1,375	\$1,395	\$1,500	\$1,500		
	Settlement	\$295			\$295		\$395	\$395			\$395			\$395		
	Annual	\$395			\$395			\$395			\$395			\$395		
	Discharge	\$895			\$895			\$1,295			\$895		\$1,295	\$1,295		
	Early repay	3 months interest* (Non-Code loans only)			3 months interest* (Non-Code loans only)			3 months interest* (Non-Code loans only)			3 months interest*			3 month interest (first 6 mths)		

*If repaid within the first 3 years.
 ***<65% LVR + 0.40% up to \$2m, +0.50% up to \$3m

** Add 0.25% Risk Fee for Alt Doc
 Add rate loading 0.25% for Alt Doc Near Prime and 0.30% for Specialist and Specialist Plus