

## INTEREST RATES

LVR (%)	ASPIRE			SMSF		VENTURE		PRIVATE	STRIVE			
	Full Doc Owner Occ	Full Doc Investment	Alt Doc*	Residential	Commercial	Residential – Full Doc	Commercial – Full Doc	Non Code	Near Prime	Specialist	Specialist Plus	
≤50	6.04%	6.24%	6.24%	6.49%	6.98%	7.25%	7.29%	1st Mortgage from 9.25% 2nd Mortgage from 16.00%	6.69%	7.79%	9.40%	
60	6.04%	6.24%	6.24%	6.49%	6.98%	7.25%	7.29%		6.69%	7.79%	9.40%	
65	6.04%	6.24%	6.34%	6.49%	7.08%	7.35%	7.29%		6.69%	8.00%	9.40%	
70	6.24%	6.34%	6.54%	6.49%	7.08%	7.55%	7.49%		6.69%	8.00%	9.40%	
75	6.34%	6.44%	6.68%	6.84%	7.58%	7.85%	7.89%		6.99%	8.60%	9.70%	
80	6.34%	6.44%	6.68%	6.84%	7.58%	7.85%			6.99%	8.80%	10.10%	
90	6.74%											
95	7.34%											
60 Regional			6.68%	6.99%	7.58%					6.99%	8.80%	10.10%

\* 0.10% discount with 2 forms of alt income supplied

## LOAN SIZE LIMITS

LVR (%)	ASPIRE		SMSF		VENTURE		PRIVATE	STRIVE			
	Full Doc Min \$100K	Alt Doc Min \$100K	Residential Min \$150K	Commercial Min \$150K	Residential – Full Doc Min \$100K	Commercial – Full Doc Min \$100K	Non Code	Near Prime Min \$50K	Specialist Min \$50K	Specialist Plus Min \$50K	
≤50	\$3.0M	\$2.5M	\$1.5M	\$2.0M	\$3.0M	\$3.0M	1st Mortgage to \$3.0M 2nd Mortgage to \$1.5M	\$2.0M	\$1.5M	\$1.0M	
60	\$3.0M	\$2.5M	\$1.5M	\$2.0M	\$3.0M	\$3.0M		\$2.0M	\$1.5M	\$1.0M	
65	\$2.0M	\$2.5M	\$1.5M	\$2.0M	\$3.0M	\$3.0M		\$2.0M	\$1.25M	\$1.0M	
70	\$2.0M	\$2.0M	\$1.5M	\$2.0M	\$2.0M	\$3.0M		\$2.0M	\$1.25M	\$1.0M	
75	\$2.0M	\$2.0M	\$1.5M	\$1.5M	\$2.0M	\$3.0M		\$2.0M	\$1.25M	\$750K	
80	\$1.75M	\$1.75M	\$1.25M	\$1.5M	\$1.5M			\$1.75M	\$1.25M	\$750K	
90	\$1.25M										
95 (00)	\$1.0M										
60 Regional		\$750K	\$1.25M	\$1.5M					\$750K	\$750K	\$750K

## COMMISSION

	ASPIRE		SMSF		VENTURE		PRIVATE	STRIVE		
	Full Doc	Alt Doc	Residential	Commercial	Residential – Full Doc	Commercial – Full Doc	Non Code	Near Prime	Specialist	Specialist Plus
Upfront	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	Add own Brokerage	0.50%	0.50%	0.50%
Trail	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	add up to 0.20%	0.15%	0.15%	0.15%



# Aspire, Venture, SMSF, Private and Strive Interest Rate Guide

## FEES

	ASPIRE		SMSF		VENTURE		PRIVATE	STRIVE		
	Full Doc Owner Occ & Inv	Alt Doc Pro	Residential	Commercial	Residential - Full Doc	Commercial - Full Doc	Non-Code to \$3m	Near Prime	Specialist	Specialist Plus
Application		<70% LVR 0.50% >70% LVR 1.00%					1.25%–2.00%			
Valuation	\$275 or At Cost	\$275 or At Cost	At Cost	At Cost	At Cost	At Cost	At Cost	At Cost	At Cost	At Cost
Legals <sup>1</sup>	\$395	\$395	\$1,375	\$1,500	\$1,500	\$1,500	From \$1,500	\$995	\$995	\$995
Settlement		\$295				\$395	\$660	\$295		\$395
Annual Discharge			\$395		\$1,295		NIL		\$395	
Investor Premium	NIL	0.20% <sup>3</sup>	NIL	NIL	NIL	NIL	NIL	0.25%	0.30%	
Early Repayment Fee <sup>2</sup>				3 mths of interest (first 5yrs)	3 mths of interest (first 3yrs)		1 month of interest			
Credit Impairment			Yes		Yes					
Interest Only Premium	0.40%	0.20%	0.30%	0.30%	0.30%	0.50%		0.30%	0.30%	0.30%
Alt Doc Premium						0.20% up to 65% 0.10% up to 70%		0.25%	0.30%	0.30%
Lease Doc Premium										
Jumbo Premium >\$1.0M	NIL								0.30%	
Jumbo Premium >\$1.5M								0.30%		
Off Set Premium	Option available at No Cost	0.10%	0.10%		N/A	N/A	N/A	0.10%	0.10%	0.10%
Establishment Fee								\$595	\$1,500	\$1,500

## RISK FEES

	ASPIRE		SMSF		VENTURE		PRIVATE	STRIVE <small>** Add 0.25% for Alt Doc</small>		
	Full Doc	Alt Doc Pro	Residential	Commercial	Residential - Full Doc	Commercial - Full Doc	Non Code	Near Prime	Specialist	Specialist Plus
<60%		0.50%			0.50%	0.50%		1.00% **	1.00% **	1.00%
>60% & ≤65%		0.50%			0.50%	0.50%		1.00% **	1.00% **	1.00%
>65% & ≤70%		0.50%			0.50%	0.50%		1.00% **	1.00% **	1.20%
>70% & ≤75%		0.50%			0.50%	0.50%		1.00% **	1.00% **	1.50%
>75% & ≤80%		0.50%			0.50%	0.50%		1.00% **	1.00% **	1.50%
≤60% Regional		1.00%	0.50%	0.50%				1.00% **	1.00% **	1.50%

1. Plus Search Fee and Registration Fee

2. Early Repayment Waiver = 0.50%

3. LVR>65% - 0.40% for loan amounts ≤\$2m,

0.50% for loan amounts >\$2m, above 65% LVR = 0.20%

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