

Broker quick guide

Resimac policy update.

We've listened to your feedback and made some positive credit policy changes to help you say 'yes' to more of your customers.

✓ Increased loan limits

For all Prime Full Doc non-LMI and Prime Alt Doc loans.

	Category 1	Category 2
Up to 80% LVR	\$3.5m	\$2.0m
80.01 - 90% LVR	\$2.5m	N/A

✓ Bank statements

- > Prime Full Doc and Prime Alt Doc: no bank statements needed.
- > Specialist: 3 months bank statements required for >80% LVR and servicing surplus is less than \$500 a year.

✓ Cash out and home improvements

Up to \$250,000 cash out for home improvements, no client letter needed. Talk to us for larger amounts.

✓ Living expenses

Notional rent applied at \$650 per month, per household for married or de facto couples.

✓ Depreciation

100% of depreciation can be added back, with a depreciation schedule required.

✓ Valuations for Prime Full Doc non-LMI, Prime Alt Doc and Specialist Clear

- > AVM maximum increased to \$2m.
- > Maximum loan amount increased to \$1.6m for LVRs up to 80%.

✓ Self employed borrowers

Full Doc Income Verification

Prime Full Doc and Specialist Clear: one year's financials now acceptable up to 80% LVR with:

- > Most recent 1 year full financial statements.
- > Latest tax return and ATO Notice of Assessment.

Salaried Self Employed

Payslips accepted where no additional business income is relied on:

- > Applies to Prime Full Doc non-LMI and Specialist Clear up to 80% LVR.
- > 2 year ABN registration with 12 months GST registration where turnover > \$75k.
- > Regular salary for at least six months.
- > 2 payslips, ATO Income Statements and accountant's letter confirming the business is trading profitably.

✓ Income

Overtime and shift allowance	All products: 100% of income accepted if regularly earned for at least 6 months.
Commission and bonus	All products: 100% of income accepted if regularly earned for at least 6 months with the same employer or 2 years industry experience.
Second job / Permanent PT	All products: 100% of income accepted if employed for a minimum of 6 months. Total combined work hours capped at 60 hours per week.
Casual	All products: 100% of income accepted over 46 weeks employment. Minimum current employment of 6 months with another 6 months prior employment history.

Effective 22 September 2025

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