

| Prime lending

Interest rates.

	Variable	1 yr fixed	2 yrs fixed	3 yrs fixed	4 yrs fixed	5 yrs fixed
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STANDARD

≤80% LVR	8.84% p.a.	8.09% p.a.	7.59% p.a.	7.29% p.a.	7.09% p.a.	7.09% p.a.
80.01 - 90% LVR	9.84% p.a.	9.09% p.a.	8.59% p.a.	8.29% p.a.	8.09% p.a.	8.09% p.a.

ALT DOC

≤80% LVR	9.34% p.a.	8.59% p.a.	8.09% p.a.	7.79% p.a.	7.59% p.a.	7.59% p.a.
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NOTE: The fixed interest rates are indicative only. A firm quote on a fixed rate cannot be confirmed to the borrower until the date the rate is fixed, which is usually the day of settlement. These are indicative rates only and subject to change at any time.

Specialist lending

Interest rates.

	Clear		Plus		Assist	
	FULL DOC	ALT DOC	FULL DOC	ALT DOC	FULL DOC	ALT DOC
≤60% LVR	9.34% p.a.	9.84% p.a.	10.85% p.a.	11.35% p.a.	11.44% p.a.	11.94% p.a.
60.01 - 65% LVR	9.34% p.a.	9.84% p.a.	11.04% p.a.	11.54% p.a.	11.64% p.a.	12.14% p.a.
65.01 - 70% LVR	9.69% p.a.	10.19% p.a.	11.24% p.a.	11.74% p.a.	11.89% p.a.	12.39% p.a.
70.01 - 75% LVR	9.79% p.a.	10.29% p.a.	11.64% p.a.	12.14% p.a.	12.29% p.a.	12.79% p.a.
75.01 - 80% LVR	9.89% p.a.	10.39% p.a.	12.44% p.a.	12.94% p.a.	13.24% p.a.	13.74% p.a.
80.01 - 85% LVR	10.65% p.a.	11.15% p.a.	12.94% p.a.	13.44% p.a.	13.59% p.a.	14.09% p.a.
85.01 - 90% LVR	11.69% p.a.	12.19% p.a.	13.94% p.a.	14.44% p.a.	14.59% p.a.	15.09% p.a.

Specialist Clear Full Doc 24 month **fixed rate** of **9.39%**, and Specialist Clear Alt Doc 24 month **fixed rate** of **9.89%**. Applies for Specialist Clear loans up to 80% LVR.

Fees

Application fee: \$399 | Settlement fee: \$199 | Discharge fee: \$250

Credit impairment / risk level

	Clear	Plus	Assist
Mortgage / rent arrears	<1	2	Unlimited
Veda report (defaults & judgements)	0	1	Unlimited
Bankruptcy - discharge timeframe (inc. no asset procedure)	Discharged	Current but entered more than two years ago	Current but entered less than two years ago

- Applicants with defaults and judgements less than \$2,000 are welcome.
- Applicants with defaults and judgements paid more than 12 months ago are welcome.
- Applicants with defaults and judgements listed more than two years ago are welcome.
- First Home Buyers are restricted to Specialist Clear and Specialist Plus only.

| Specialist investment

Interest rates.

	Variable	1 yr fixed	2 yrs fixed	3 yrs fixed	4 yrs fixed	5 yrs fixed
≤65% LVR	9.59% p.a.	8.69% p.a.	8.19% p.a.	7.89% p.a.	7.69% p.a.	7.69% p.a.

NOTE: The fixed interest rates are indicative only. A firm quote on a fixed rate cannot be confirmed to the borrower until the date the rate is fixed, which is usually the day of settlement. These are indicative rates only and subject to change at any time.