

# Rate Sheet

## Effective 31 May 2017



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### Flexible Option

Variable	Owner Occupied					Investment				
	≤ 80% Term Loan P&I	≤ 70% Term Loan I/O	> 80% Term Loan P&I	> 70% Term Loan I/O	Line Of Credit	≤ 80% Term Loan P&I	≤ 70% Term Loan I/O	> 80% Term Loan P&I	> 70% Term Loan I/O	Line Of Credit
Flexible	4.34%	4.64%	4.64%	-	5.15%	5.24%	5.24%	-	-	5.65%
Flexible Lo Doc	5.60%	5.60%	-	-	6.00%	6.10%	6.10%	-	-	6.50%
Flexible Lo Doc Plus	-	5.82%	-	-	6.20%	-	6.32%	-	-	6.70%

  

Fixed	Owner Occupied					Investment				
	1 year	2 years	3 years	4 years	5 years	1 year	2 years	3 years	4 years	5 years
Full Doc	4.48%	4.60%	4.75%	4.91%	5.01%	4.58%	4.70%	4.85%	5.01%	5.11%
Lo Doc	5.34%	5.57%	5.65%	5.77%	5.87%	5.44%	5.67%	5.75%	5.87%	5.97%

Flexible Lo Doc - max LVR <60% without LMI OR >60% - 80% with LMI.

Flexible Lo Doc Plus - max LVR >60% - <70% without LMI.

### Complete / Alliance Option

Variable	Owner Occupied						Investment					
	Principal & Interest			Interest Only			Principal & Interest			Interest Only		
	<\$200K	≥\$200K - <\$500K	≥\$500K	<\$200K	≥\$200K - <\$500K	≥\$500K	<\$200K	≥\$200K - <\$500K	≥\$500K	<\$200K	≥\$200K - <\$500K	≥\$500K
≤80% LVR Pro Pack	4.23%	3.84%	3.67%	4.43%	4.19%	4.19%	4.65%	4.34%	4.34%	4.85%	4.61%	4.61%
>80% - 90% LVR Pro Pack	4.23%	4.31%	4.31%	4.43%	4.51%	4.51%	4.65%	4.73%	4.73%	4.85%	4.93%	4.76%
≥90% - 95% LVR Pro Pack	4.38%	4.44%	4.44%	4.58%	4.64%	4.64%	4.80%	4.86%	4.86%	5.00%	5.06%	5.06%

  

Fixed	Owner Occupied Principal & Interest					Investment Principal & Interest				
	1 year	2 years	3 years	4 years	5 years	1 year	2 years	3 years	4 years	5 years
≤80% LVR <\$200k Pro Pack	4.05%	4.11%	4.15%	4.70%	4.65%	4.47%	4.53%	4.57%	5.12%	5.07%
≤80% LVR ≥\$200k Pro Pack	3.86%	4.09%	4.13%	4.68%	4.63%	4.45%	4.51%	4.55%	5.10%	5.05%
>80% LVR <\$200k Pro Pack	4.05%	4.11%	4.15%	4.70%	4.65%	4.47%	4.53%	4.57%	5.12%	5.07%
>80% LVR ≥\$200k Pro Pack	4.18%	4.24%	4.28%	4.83%	4.78%	4.60%	4.66%	4.70%	5.25%	5.20%

  

Fixed	Owner Occupied Interest Only					Investment Interest Only				
	1 year	2 years	3 years	4 years	5 years	1 year	2 years	3 years	4 years	5 years
≤80% LVR <\$200k Pro Pack	4.25%	4.31%	4.35%	4.90%	4.85%	4.67%	4.73%	4.77%	5.32%	5.27%
≤80% LVR ≥\$200k Pro Pack	4.23%	4.29%	4.33%	4.88%	4.83%	4.65%	4.71%	4.75%	5.30%	5.25%
>80% LVR <\$200k Pro Pack	4.25%	4.31%	4.35%	4.90%	4.85%	4.67%	4.73%	4.77%	5.32%	5.27%
>80% LVR ≥\$200k Pro Pack	4.38%	4.44%	4.48%	5.03%	4.98%	4.80%	4.86%	4.90%	5.45%	5.40%

Rate includes annual fee of \$120 - add 0.10% to remove the annual fee.

Alternate Option

Type	Product	up to 55%	>55% - 65%	>65% - 70%	>70% - 75%	>75% - 80%	>80% - 85%	>85% - 90%	>90% - 95%
Prime	Alternate Prime Full Doc	4.04%	4.20%	4.24%	4.24%	4.34%	4.54%	4.75%	4.99%
Prime	Alternate Prime Full Doc Plus	4.24%	4.40%	4.44%	4.44%	4.54%	4.74%	5.14%	5.34%
Prime	Alternate Prime Alt Doc	4.54%	4.94%	5.04%	5.14%	5.24%	-	-	-
Prime	Alternate Prime Alt Doc Plus	4.74%	5.14%	5.24%	5.34%	5.44%	-	-	-
Near Prime	Ultimate Full Doc	5.29%	5.29%	5.49%	5.69%	5.74%	6.24%	6.64%	6.84%
Near Prime	Ultimate Lo Doc	5.64%	5.64%	5.84%	6.04%	6.24%	6.94%	-	-
Specialist	Alternate Option Standard	5.84%	5.84%	6.04%	6.24%	6.39%	6.89%	7.99%	8.19%
Specialist	Alternate Option Plus	6.14%	6.34%	6.54%	6.99%	7.19%	-	-	-
Specialist	Alternate Option Lo Doc Standard	5.99%	5.99%	6.39%	6.59%	7.09%	7.79%	-	-
Specialist	Alternate Option Lo Doc Plus	6.39%	6.39%	6.79%	7.24%	-	-	-	-

### Secure Option

Product	up to 55%	>55% - 65%	>65% - 70%	>70% - 75%	>75% - 80%	>80% - 85%	>85% - 90%	>90% - 95%
Horizon Secure Option Owner Occupied	3.99%	3.99%	3.99%	3.99%	3.99%	4.19%	4.19%	4.39%
Horizon Secure Option Investment	4.59%	4.59%	4.59%	4.59%	4.59%	4.79%	4.79%	4.99%
Horizon Secure Option Non-Resident	6.09%	6.09%	6.09%	-	-	-	-	-
Prime Secure Option Owner Occupied	4.09%	4.09%	4.09%	4.09%	4.09%	4.29%	4.29%	4.49%
Prime Secure Option Investment	4.69%	4.69%	4.69%	4.69%	4.69%	4.89%	4.89%	5.09%
Prime Secure Option Non-Resident	6.19%	6.19%	6.19%	-	-	-	-	-
Quick Start Secure Option NGS	-	-	-	-	-	4.96%	4.96%	4.96%
Prime 3 Year Fixed Secure Option Owner Occupied	4.63%	4.63%	4.63%	4.63%	4.63%	4.83%	4.83%	5.03%
Prime 3 Year Fixed Secure Option Investment	5.23%	5.23%	5.23%	5.23%	5.23%	5.43%	5.43%	5.63%
Secure Option SMSF	6.02%	6.02%	6.02%	6.02%	6.02%	-	-	-
Secure Option Lo Doc Owner Occupied	5.07%	5.07%	5.07%	5.17%	5.17%	-	-	-
Secure Option Lo Doc Investment	5.32%	5.32%	5.32%	5.42%	5.42%	-	-	-
Specialist Full Doc Clear Owner Occupied	5.49%	5.49%	5.49%	5.84%	5.84%	6.46%	7.11%	-
Specialist Full Doc Clear Investment	5.74%	5.74%	5.74%	6.09%	6.09%	6.71%	7.36%	-
Specialist Full Doc Plus Owner Occupied	6.01%	6.01%	6.01%	6.54%	6.54%	7.11%	-	-
Specialist Full Doc Plus Investment	6.26%	6.26%	6.26%	6.79%	6.79%	7.36%	-	-
Specialist Full Doc Assist Owner Occupied	6.74%	6.74%	6.74%	7.39%	7.39%	8.26%	-	-
Specialist Full Doc Assist Investment	6.99%	6.99%	6.99%	7.64%	7.64%	8.51%	-	-
Specialist Alt Doc Clear Owner Occupied	5.59%	5.59%	5.59%	5.94%	5.94%	7.06%	7.76%	-
Specialist Alt Doc Clear Investment	5.84%	5.84%	5.84%	6.19%	6.19%	7.31%	8.01%	-
Specialist Alt Doc Plus Owner Occupied	6.32%	6.32%	6.32%	7.32%	7.32%	7.89%	-	-
Specialist Alt Doc Plus Investment	6.57%	6.57%	6.57%	7.57%	7.57%	8.14%	-	-
Specialist Alt Doc Assist Owner Occupied	7.02%	7.02%	7.02%	7.87%	7.87%	8.94%	-	-
Specialist Alt Doc Assist Investment	7.27%	7.27%	7.27%	8.12%	8.12%	9.19%	-	-