

INTEREST RATE & COMMISSION SCHEDULE
Effective 2nd November 2018

SPECIAL PROMOTIONS

FLEXI OPTIONS PRODUCT RANGE

Offer 1: Flexi Options Owner Occupied P&I Special

| | | | Commission Paid (excluding GST) | |
|----------|---------------------|--------------|---------------------------------|-------|
| | | | Upfront | Trail |
| Variable | LVR ≤ 80% | 3.74% | 0.60%* | 0.15% |
| Variable | LVR > 80% up to 90% | 4.06% | 0.60%* | 0.15% |

Offer 2: Flexi Options Investment Specials

| | | | Commission Paid (excluding GST) | |
|--------------|---------------------|--------------|---------------------------------|-------|
| | | | Upfront | Trail |
| Variable P&I | LVR ≤ 80% | 3.99% | 0.60%* | 0.15% |
| Variable P&I | LVR > 80% up to 90% | 4.26% | 0.60%* | 0.15% |
| Variable IO | LVR ≤ 80% | 4.39% | 0.60%* | 0.15% |
| Variable IO | LVR > 80% up to 90% | 4.79% | 0.60%* | 0.15% |

This special promo is only where the loan amount is over \$250,000. For applications lodged on or after 17th September 2018, this special offer may be withdrawn at any time. (Not to be used in conjunction with any other offer).

SMART PRO SPECIAL OFFER

Offer 1: Smart Pro Special Offer

Promo ends 21st Dec 2018

For all Smart Pro loans over \$250,000 we are waiving the standard valuation fee and also waiving the on-going fees for the life of the loan. Loans must be submitted by close of business 21st December 2018 and settle by Friday, 29 March 2019. Offer applies to new loans only, multiple or prestige properties may incur additional valuation charges. Please contact your BDM for details.

Information contained in this document is for internal use only and not intended for consumer distribution. Unless specified, Special offers are subject to change without notice.

INTEREST RATE & COMMISSION SCHEDULE

Effective 2nd November 2018

SMART PRO PRODUCT RANGE

OWNER OCCUPIED RATES

Variable Rates

| Loan Amount | <\$200,000 | | | ≥ \$200,000 | | |
|------------------|------------|------------|-------|-------------|------------|-------|
| LVR | ≤80% | 80.01%-90% | 90% + | ≤80% | 80.01%-90% | 90% + |
| Smart Pro OO P&I | 4.18% | 4.33% | 4.48% | 3.79% | 4.26% | 4.39% |
| Smart Pro OO IO | 4.73% | 4.88%* | - | 4.54% | 4.81%* | - |

*Construction Loans only

Fixed Rates

| LVR | ≤80% | 80.01% - 90% | 90% + |
|------------------------|-------|--------------|-------|
| Smart Pro OO Fixed P&I | | | |
| 1 year | 3.97% | 4.09% | 4.22% |
| 2 year | 4.03% | 4.15% | 4.28% |
| 3 year | 4.07% | 4.19% | 4.32% |
| 4 year | 4.57% | 4.69% | 4.82% |
| 5 year | 4.57% | 4.69% | 4.82% |

INVESTMENT RATES

Variable Rates

| Loan Amount | <\$200,000 | | ≥ \$200,000 | |
|-------------------|------------|------------|-------------|------------|
| LVR | ≤80% | 80.01%-90% | ≤80% | 80.01%-90% |
| Smart Pro INV P&I | 4.60% | 4.60% | 4.09% | 4.68% |
| Smart Pro INV IO | 5.15% | 5.15%* | 4.66% | 5.23%* |

*Construction Loans only

Fixed Rates

| LVR | ≤80% | 80.01% - 90% |
|-------------------------|-------|--------------|
| Smart Pro INV Fixed P&I | | |
| 1 year | 4.39% | 4.51% |
| 2 year | 4.45% | 4.57% |
| 3 year | 4.49% | 4.61% |
| 4 year | 4.99% | 5.11% |
| 5 year | 4.99% | 5.11% |

NOTE: For Interest Only Fixed Loans add 0.55% to all rates

COMMISSIONS (UNLESS OTHERWISE STATED)

| UPFRONT PAID* ex GST : | 0.70% | | TRAIL PAID ex GST : | | 0.15% |
|-------------------------|----------|-----------|---------------------|------------|--------|
| Clawback Period | Mths 1-6 | Mths 6-12 | Mths 13-18 | Mths 19-24 | Year 3 |
| SMART PRO PRODUCT RANGE | 100% | 100% | 70% | 50% | 25% |

*Upfront commission paid based on amount drawn down on the 5th calendar day post settlement (excludes construction which is paid on facility limit).

INTEREST RATE & COMMISSION SCHEDULE

Effective 2nd November 2018

FLEXI OPTIONS PRODUCT RANGE

FULL DOC RATES

Variable Rates

| Product Name | LVR | Owner Occupied | | | Investment | |
|-------------------------------------------------|-----|----------------|-----------|-------|------------|-----------|
| | | ≤ 80% | > 80%-90% | > 90% | ≤ 80% | > 80%-90% |
| Flexi Options Variable Home Loan (P&I) Special | | 3.74% | 4.06% | - | 3.99% | 4.26% |
| Flexi Options Variable Home Loan (IO) Special | | - | - | - | 4.39% | 4.79% |
| Flexi Options Variable Home Loan (P&I) Standard | | 3.97% | 4.17% | 4.71% | 4.27% | 4.47% |
| Flexi Options Variable Home Loan (IO) Standard | | 4.97% | N/A | N/A | 4.47% | - |

Fixed Rates

| Product Name | Owner Occupied | | Investment | |
|-------------------------------------------|----------------|-------|------------|-------|
| | P&I | IO | P&I | IO |
| Flexi Options Fixed Home Loan (P&I or IO) | | | | |
| 1 year | 3.99% | 4.64% | 4.19% | 4.39% |
| 2 year | 4.09% | 4.70% | 4.29% | 4.49% |
| 3 year | 4.19% | 4.74% | 4.39% | 4.59% |
| 4 year | 4.85% | 5.24% | 4.95% | 5.66% |
| 5 year | 4.95% | 5.24% | 5.05% | 5.66% |

ALT DOC RATES

Variable Rates

| Product Name | LVR | Owner Occupied | | Investment | |
|-----------------------------------------------|----------------------|----------------|-------|------------|-------|
| | | P&I | IO | P&I | IO |
| Flexi Options Alt Doc Variable Home Loan | ≤ 60% No LMI | 5.64% | 6.44% | 5.94% | 6.14% |
| Flexi Options Alt Doc Variable Home Loan | 60 - 80% with LMI | 5.64% | 6.44% | 5.94% | 6.14% |
| Flexi Options Alt Doc Plus Variable Home Loan | 60 - 70% No LMI | 5.89% | 6.64% | 6.19% | 6.39% |

Fixed Rates

| Product Name | Owner Occupied | | Investment | |
|---------------------------------------------------|----------------|-------|------------|-------|
| | P&I | IO | P&I | IO |
| Flexi Options Alt Doc Fixed Home Loan (P&I or IO) | | | | |
| 1 year | 5.22% | 5.44% | 5.32% | 5.86% |
| 2 year | 5.40% | 5.50% | 5.50% | 5.92% |
| 3 year | 5.53% | 5.54% | 5.63% | 5.96% |
| 4 year | 5.65% | 6.04% | 5.75% | 6.46% |
| 5 year | 5.75% | 6.04% | 5.85% | 6.46% |

Note : Maximum 80% LVR for owner occupied interest only lending.

COMMISSIONS (UNLESS OTHERWISE STATED)

| | | UPFRONT PAID* ex GST | | TRAIL PAID ex GST | |
|------------------------------------------------------------------------------|----------|----------------------|------------|-------------------|--------|
| • Variable Full Doc Loans and all special offers | | 0.60% | | 0.15% | |
| • All other standard Flexi Options lending solutions (upfront fees payable). | | 0.70% | | 0.15% | |
| Clawback Period | Mths 1-6 | Mths 6-12 | Mths 13-18 | Mths 19-24 | Year 3 |
| FLEXI OPTIONS PRODUCT RANGE | 100% | 100% | - | - | - |

*Upfront commission payable on facility limit

INTEREST RATE & COMMISSION SCHEDULE

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AGILITY PRODUCT RANGE

PRIME HOME LOAN RATES

| Product Name | Owner Occupied | | Investment | |
|---------------------------------|----------------|-------|------------|-------|
| | P&I | IO | P&I | IO |
| Agile Full Doc ≤ 80% LVR | 4.29% | 4.44% | 4.59% | 4.74% |
| Agile Full Doc ≤ 90% LVR | 4.49% | - | 4.79% | - |
| Agile Full Doc > 90% LVR | 4.69% | - | 4.99% | - |
| Agile Non Gen Savings ≤ 90% LVR | 4.99% | - | - | - |
| Agile Non Gen Savings > 90% LVR | 4.99% | - | - | - |
| Agile Alt Doc ≤ 70% LVR | 4.99% | 5.14% | 5.29% | 5.44% |
| Agile Alt Doc > 70% LVR | 5.09% | 5.24% | 5.39% | 5.54% |

SPECIALIST HOME LOAN RATES

| FULL DOC Owner Occupied * | LVR | | | | | | | |
|--------------------------------|---------|-------|---------|-------|---------|----|---------|----|
| | ≤ 0.70% | | ≤ 0.80% | | ≤ 0.85% | | ≤ 0.90% | |
| | P&I | IO | P&I | IO | P&I | IO | P&I | IO |
| Agile Clear FullDoc Home Loan | 5.84% | 5.99% | 6.19% | 6.34% | 6.81% | - | 7.46% | - |
| Agile Plus FullDoc Home Loan | 6.36% | 6.51% | 6.89% | 7.04% | 7.46% | - | - | - |
| Agile Assist FullDoc Home Loan | 7.04% | 7.19% | 7.69% | 7.84% | 8.56% | - | - | - |
| ALT DOC Owner Occupied * | LVR | | | | | | | |
| | ≤ 0.70% | | ≤ 0.80% | | ≤ 0.85% | | ≤ 0.90% | |
| | P&I | IO | P&I | IO | P&I | IO | P&I | IO |
| Agile Clear AltDoc Home Loan | 5.94% | 6.09% | 6.29% | 6.44% | 7.41% | - | 8.11% | - |
| Agile Plus AltDoc Home Loan | 6.67% | 6.82% | 7.67% | 7.82% | 8.24% | - | - | - |
| Agile Assist AltDoc Home Loan | 7.37% | 7.52% | 8.22% | 8.37% | 9.29% | - | - | - |

* NOTE: For Investment Loans add 0.30% to all above rates

COMMISSIONS (UNLESS OTHERWISE STATED)

UPFRONT PAID* ex GST: 0.70%

TRAIL PAID ex GST:

0.15%

| Clawback Period | Mths 1-6 | Mths 6-12 | Mths 13-18 | Mths 19-24 | Year 3 |
|------------------------------|----------|-----------|------------|------------|--------|
| AGILITY - PRIME LENDING | 100% | 100% | 75% | 50% | 25% |
| AGILITY - SPECIALIST LENDING | 50% | 50% | - | - | - |

*Upfront commission payable on facility limit

INTEREST RATE & COMMISSION SCHEDULE

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RENEW / RESTART PRODUCT RANGE

| Product Name | LVR | | | | | | | |
|------------------------------------------------------|---------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| | 0 - 55% | 55.01 - 65% | 65.01 - 70% | 70.01 - 75% | 75.01 - 80% | 80.01 - 85% | 85.01 - 90% | 90.01 - 95% |
| Renew Full Doc Owner Occupied P&I Only | 3.99% | 4.15% | 4.19% | 4.25% | 4.35% | 4.59% | 4.74% | 4.94% |
| Renew Full Doc Construction Owner Occupied Only | 3.89% | 4.15% | 4.19% | 4.24% | 4.64% | 4.74% | 4.94% | 5.14% |
| Renew Ultra Full Doc | 4.75% | 4.75% | 4.75% | 4.94% | 4.94% | 5.09% | 5.47% | 5.80% |
| Renew Ultra Full Doc Construction Investment Only | 4.75% | 4.75% | 4.75% | 4.94% | X | X | X | X |
| Renew Alt Doc Owner Occupied P&I Only | 4.45% | 4.75% | 4.80% | 5.14% | 5.24% | X | X | X |
| Renew Alt Doc Construction Owner Occupied Only | 4.49% | 4.99% | 5.19% | 5.29% | 5.39% | X | X | X |
| Renew Ultra Alt Doc | 4.95% | 5.07% | 5.08% | 5.68% | 5.78% | X | X | X |
| Renew Ultra Alt Doc Construction Investment Only | 4.99% | 5.42% | 5.63% | 5.68% | X | X | X | X |
| Renew Near Prime Full Doc | 5.41% | 5.41% | 5.69% | 5.95% | 6.10% | 6.47% | 6.73% | 7.74% |
| Renew Near Prime Full Doc Construction O/O Only | 5.37% | 5.37% | 5.69% | 5.95% | 6.10% | 6.47% | 6.73% | 7.74% |
| Renew Near Prime Ultra Full Doc | 5.56% | 5.56% | 5.84% | 6.10% | 6.25% | 6.62% | 6.88% | 7.89% |
| Renew Near Prime Alt Doc O/O Only | 5.70% | 5.70% | 5.99% | 6.25% | 6.25% | 7.10% | X | X |
| Renew Near Prime Alt Doc Construction O/O Only | 5.80% | 5.80% | 6.04% | 6.41% | 6.41% | 7.10% | X | X |
| Renew Near Prime Ultra Alt Doc | 5.85% | 5.85% | 6.10% | 6.45% | 6.56% | 7.25% | X | X |
| Restart Full Doc | 5.83% | 5.83% | 6.49% | 6.62% | 6.89% | 7.32% | 7.99% | 8.19% |
| Restart Ultra Full Doc | 6.24% | 6.48% | 6.95% | 7.52% | 7.83% | X | X | X |
| Restart Alt Doc | 6.10% | 6.10% | 6.71% | 7.28% | 7.58% | 7.90% | X | X |
| Restart Ultra Alt Doc | 6.65% | 6.65% | 7.32% | 7.68% | X | X | X | X |

Mortgage Risk fees : These apply for all interest rate cells highlighted above. In addition, a 0.5% Risk fee Loading will apply on all Restart loans above \$1m. Maximum LVR where security is vacant land is 65% inclusive of fees.

COMMISSIONS (UNLESS OTHERWISE STATED)

| PRODUCT | UPFRONT PAID* ex GST | TRAIL PAID ex GST |
|------------|----------------------|-------------------|
| Prime | 0.65% | 0.15% |
| Near Prime | 0.65% | 0.15% |
| Specialist | 0.65% | 0.15% |

| Clawback Period | Mths 1-6 | Mths 6-12 | Mths 13-18 | Mths 19-24 | Year 3 |
|--------------------------------------------|----------|-----------|------------|------------|--------|
| RENEW (Prime) PRODUCT RANGE | 100% | 100% | 50% | - | - |
| RENEW (Near Prime) & RESTART PRODUCT RANGE | 100% | 75% | 50% | - | - |

* Upfront commission payable on facility limit

INTEREST RATE & COMMISSION SCHEDULE
Effective 2nd November 2018

RESI Relationship Managers

| Name | E-mail | Phone |
|---------------------------------------|---------------------------|--------------|
| Scenarios | scenarios@resi.com.au | 1800 737 448 |
| Craig Herden Relationship Manager | Craig.Herden@resi.com.au | 0478 537 841 |
| Jason Hulbert Relationship Manager | Jason.Hulbert@resi.com.au | 0468 755 419 |
| Tony Wakim Relationship Manager | Tony.Wakim@resi.com.au | 0416 409 100 |

For any queries on rates or products, please contact one of your Relationship Managers for assistance.

Important Notes

Interest Rate Schedule

This Interest Rate Schedule is to be read in conjunction with the relevant individual product specifications available on our website and in conjunction with the borrowers' loan contracts.