

INTEREST RATE & COMMISSION SCHEDULE
Effective 17th September 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	LVR ≤ 80%	3.99%	0.60%*	0.15%
Variable	LVR > 80% up to 90%	4.26%	0.60%*	0.15%
Variable	LVR ≤ 80%	4.39%	0.60%*	0.15%
Variable	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 For applications lodged on or after 17th September 2018, this special offer may be withdrawn at any time.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 26th Sept 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 26th September 2018 and settle by the 31st of December 2018. Offer applies to new loans only, multiple or prestige properties may incur additional valuation charges. Please contact your BDM for details.	

RENEW NEAR PRIME SPECIAL OFFER

Offer 1: Renew Near Prime \$0 Upfront Fee Promo	Promo ends 2nd Nov 2018
We are waiving the Establishment and Legal Fees on all Renew Near Prime loans. This covers one standard valuation and legal fees, should your client have a multiple property transaction or a property worth in excess of \$1m or in a remote area, additional costs may need to be covered by your client. This promotion does not include Construction Loans	

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.

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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%

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FLEXI OPTIONS PRODUCT RANGE

FULL DOC RATES

Variable Rates

Product Name	LVR	Owner Occupied		Investment	
		≤ 80%	> 80%	≤ 80%	> 80%
Flexi Options Variable Home Loan (P&I)		3.74%	4.06%	3.99%	4.26%
Flexi Options Variable Home Loan (IO)		5.26%	N/A	4.39%	4.79%

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%	6.19%	5.37%	5.47%
Flexi Options Alt Doc Variable Home Loan	60 - 80% with LMI	5.64%	6.19%	5.37%	5.47%
Flexi Options Alt Doc Plus Variable Home Loan	60 - 70% No LMI	5.89%	6.44%	5.62%	5.72%

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%	5.10%	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 and investment 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%	-	-	-

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	4.14%	4.44%	4.44%	4.74%
Agile Full Doc ≤ 90% LVR	4.34%	-	4.64%	
Agile Full Doc > 90% LVR	4.54%	-		
Agile Non Gen Savings ≤ 90% LVR	4.84%	-	-	-
Agile Non Gen Savings > 90% LVR	4.84%	-	-	-
Agile Alt Doc ≤ 70% LVR	4.99%	5.24%	5.24%	5.49%
Agile Alt Doc > 70% LVR	5.09%	5.34%	5.34%	5.59%

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	5.69%	5.94%	6.04%	6.29%	6.66%	-	7.31%	-
Agile Plus FullDoc Home Loan	6.21%	6.46%	6.74%	6.99%	7.31%	-	-	-
Agile Assist FullDoc Home Loan	6.89%	7.14%	7.54%	7.79%	8.41%	-	-	-
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	5.79%	6.04%	6.14%	6.39%	7.26%	-	7.96%	-
Agile Plus AltDoc Home Loan	6.52%	6.77%	7.52%	7.77%	8.09%	-	-	-
Agile Assist AltDoc Home Loan	7.22%	7.47%	8.07%	8.32%	9.14%	-	-	-

* NOTE: For Investment Loans add 0.25% 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%	-	-	-

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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%	5.44%	5.54%	6.17%	6.34%
Renew Alt Doc Owner Occupied P&I Only	4.49%	4.99%	5.04%	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	4.99%	5.42%	5.63%	5.68%	5.78%	X	X	X
Renew Ultra Alt Doc Construction Investment Only	4.99%	5.42%	5.63%	5.68%	5.78%	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 Ultra Full Doc Construction O/O Only IO available	5.52%	5.52%	5.84%	6.10%	6.25%	6.62%	6.88%	7.89%
Renew Near Prime Alt Doc O/O Only	5.80%	5.80%	6.04%	6.41%	6.41%	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	5.95%	5.95%	6.19%	6.56%	6.56%	7.25%	X	X
Renew Near Prime Ultra Alt Doc Construction O/O Only IO available	5.95%	5.95%	6.19%	6.56%	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. Loan Protection Fees apply to Prime full doc loans above 75% where security is vacant land.

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%	-	-

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RESI Relationship Managers

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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.