

Current Promotions

FLEXI OPTIONS PRODUCT RANGE

Flexi Options Specials	Current Special Rates Owner Occupied (P&I):
<ul style="list-style-type: none"> Standard valuation fees up to a maximum cost of \$300 waived. Document Preparation fee of \$150 waived. 	<ul style="list-style-type: none"> Variable rate (up to 60% LVR) 3.39%* Variable rate (up to 90% LVR) 3.44%* 2 year fixed rate (90% LVR) 3.49%* 3 year fixed rate (90% LVR) 3.49%* <p>With 100% offset account on either fixed or variable rates available.</p>
Investment (P&I):	Investment (Interest Only):
<ul style="list-style-type: none"> Variable rates from (80% LVR) 3.74%* Variable rate (80.01%-90% LVR) 4.06%* 2 year fixed rate (90% LVR) 3.94%* 3 year fixed rate (90% LVR) 3.94%* 	<ul style="list-style-type: none"> Variable rates from (80% LVR) 4.09%* Variable rate (80.01%-90% LVR) 4.64%* 2 year fixed rate (90% LVR) 4.14%* 3 year fixed rate (90% LVR) 4.14%*

* New rates will only be available on loans that are instructed from 28/06/2019. Specials to 90% are inclusive of LMI (NO capitalisation to take LVR over 90%). If LMI is to be capped resulting in LVR greater than 90%, where policy allows, then standard rates to apply.

- ✓ Team up a highly competitive 3 year fixed rate with a 90% Investment Interest Only loan.
- ✓ Commission payable on Special offer products 0.65% (ex GST).
Upfront (paid on utilised loan balance) and 0.15% (ex GST) Trail.
- ✓ Minimum Loan Amount \$250,000. Special offers are available for loans lodged from 25 Mar 2019 – 31 July 2019.

SMART PRO SPECIAL OFFER

Offer available until 22nd July 2019

Promo ends 22nd July 2019

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 22nd July 2019 and settle by Friday, 25 October 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.

Flexi Options Product Range

Special Variable Rates*

Product Name	Owner Occupied			Investment	
	≤ 60%	> 60%–90%	> 90%	≤ 80%	> 80%–90%
LVR					
Flexi Options Variable Home Loan (P&I) Special	3.39%	3.44%	–	3.74%	4.06%
Flexi Options Variable Home Loan (IO) Special	–	–	–	4.09%	4.64%

Special Fixed Rates*

Product Name	Owner Occupied		Investment	
	P&I	IO	P&I	IO
Flexi Options Fixed Home Loan Special				
1 year	–	–	4.08%	4.28%
2 year	3.49%	–	3.94%	4.14%
3 year	3.49%	–	3.94%	4.14%

*Specials - Max 90% LVR inclusive of LMI (NO capitalisation to take LVR over 90%). If LMI is to be capped resulting in LVR greater than 90%, where policy allows, then standard rate to apply.

Standard Variable Rates

Product Name	Owner Occupied			Investment	
	≤ 80%	> 80%-90%	> 90%	≤ 80%	> 80%-90%
LVR					
Flexi Options Variable Home Loan (P&I)	3.77%	3.97%	3.97%	4.07%	4.27%
Flexi Options Variable Home Loan (IO)	4.82%	–	–	4.32%	4.64%

Standard 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%	4.29%	4.49%
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%

COMMISSIONS (UNLESS OTHERWISE STATED)

	UPFRONT PAID* ex GST	TRAIL PAID ex GST
All Flexi Option Loans	0.65%	0.15%

Clawback Period	Mths 1-6	Mths 6-12	Mths 13-18	Mths 19-24	Year 3
FLEXI OPTIONS PRODUCT RANGE	100%	100%	50%	–	–

*Upfront commission calculated based on the drawn amount less any offset balance as at the end of the month the loan settled. Effective 1st July, 2019, all applications will receive 0.65% upfront commission and will be subject to an 18 month clawback period.

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	3.59%	4.09%	4.19%	3.98%	4.13%	4.28%
Smart Pro OO IO	4.34%	4.64%*	–	4.53%	4.68%*	–

*Construction Loans only

Fixed Rates

LVR	≤80%	80.01% – 90%	90% +
Smart Pro OO Fixed P&I			
1 year	3.97%	4.12%	4.22%
2 year	3.57%	3.72%	3.82%
3 year	4.07%	4.22%	4.32%
4 year	4.57%	4.72%	4.82%
5 year	4.57%	4.72%	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	3.89%	4.51%	4.40%	4.55%
Smart Pro INV IO	4.39%	5.06%*	4.95%	5.10%*

*Construction Loans only

Fixed Rates

LVR	≤80%	80.01% – 90%
Smart Pro INV Fixed P&I		
1 year	4.39%	4.54%
2 year	3.99%	4.14%
3 year	4.49%	4.64%
4 year	4.99%	5.14%
5 year	4.99%	5.14%

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

COMMISSIONS (UNLESS OTHERWISE STATED)

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).

Rate Sheet - Version 1 July 2019

Agility Product Range

PRIME HOME LOAN RATES

Product Name	Owner Occupied		Investment	
	P&I	IO	P&I	IO
Agile Full Doc ≤ 80% LVR	3.94%	4.14%	4.24%	4.44%
Agile Full Doc ≤ 90% LVR	4.21%	–	4.51%	–
Agile Full Doc > 90% LVR	4.41%	–	4.71%	–
Agile No LMI 85%	4.81%	–	5.16%	5.31%
Agile Non Gen Savings ≤ 90% LVR	4.81%	–	–	–
Agile Non Gen Savings > 90% LVR	4.81%	–	–	–
Agile Alt Doc ≤ 70% LVR	4.87%	5.02%	5.17%	5.32%
Agile Alt Doc > 70% LVR	4.97%	5.12%	5.27%	5.42%

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	5.72%	5.87%	6.07%	6.22%	6.69%	–	7.34%	–
Agile Plus FullDoc Home Loan	6.24%	6.39%	6.77%	6.92%	7.34%	–	–	–
Agile Assist FullDoc Home Loan	6.92%	7.07%	7.57%	7.72%	8.44%	–	–	–

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	5.82%	5.97%	6.17%	6.32%	7.29%	–	7.99%	–
Agile Plus AltDoc Home Loan	6.55%	6.70%	7.55%	7.70%	8.12%	–	–	–
Agile Assist AltDoc Home Loan	7.25%	7.40%	8.10%	8.25%	9.17%	–	–	–

* 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 will be based on the approved loan amount net any redraw and offset, calculated at the end of the month in which the loan settles.

Renew/Restart Product Range

RENEW RESTART:

Prime: No risk fee up to 85% for OO Full Doc (excludes construction)

Near Prime and Specialist: No Risk Fee up to 85% for full doc and 80% for Alt Doc applications (excludes Construction)

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	4.11%	4.27%	4.31%	4.37%	4.47%	4.71%	4.86%	5.06%
Renew Full Doc Construction Owner Occupied Only	4.01%	4.27%	4.31%	4.36%	4.76%	4.86%	5.06%	5.26%
Renew Ultra Full Doc	4.87%	4.87%	4.87%	5.06%	5.06%	5.21%	5.59%	5.92%
Renew Ultra Full Doc Construction Investment Only	4.87%	4.87%	4.87%	5.06%	X	X	X	X
Renew Alt Doc Owner Occupied P&I Only	4.61%	5.11%	5.16%	5.26%	5.36%	X	X	X
Renew Ultra Alt Doc	5.11%	5.54%	5.75%	5.80%	5.90%	X	X	X
Renew Near Prime Full Doc	5.53%	5.53%	5.81%	6.07%	6.22%	6.59%	6.85%	7.86%
Renew Near Prime Ultra Full Doc	5.68%	5.68%	5.96%	6.22%	6.37%	6.74%	7.00%	8.01%
Renew Near Prime Alt Doc Owner Occupied Only	5.92%	5.92%	6.16%	6.53%	6.53%	7.22%	X	X
Renew Near Prime Ultra Alt Doc	6.07%	6.07%	6.31%	6.68%	6.68%	7.37%	X	X
Restart Full Doc	5.95%	5.95%	6.61%	6.74%	7.01%	7.44%	8.11%	8.31%
Restart Ultra Full Doc	6.36%	6.60%	7.07%	7.64%	7.95%	X	X	X
Restart Alt Doc	6.22%	6.22%	6.83%	7.40%	7.70%	8.02%	X	X
Restart Ultra Alt Doc	6.77%	6.77%	7.44%	7.80%	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 payments calculated at the time of settlement, based on loan amount net of offset and redraw.

Key Broker contacts

Sales Team 1800 737 448 option 1 or brokersupport@resi.com.au

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David Dao	
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Service Team 1800 737 448 option 3 or service@resi.com.au

Celina Tramontini	National Service Manager
Monika Zafirova	
Angela Sarikakis	
Soula Condoleon	
Janette Robles	

Contacts listing

Broker main contact number: 1800 737 448
Option 1 for pre-submission scenarios and policy questions
Option 2 for credit assessment and loan status
Option 3 for any pre or post settlement enquiries

Client contact number for existing loans after settlement: 1800 754 758
This includes account balances, reviews and general enquiries.