

## INTEREST RATE & COMMISSION SCHEDULE

Effective 12th April 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%	<b>3.69%</b>	0.60%*	0.15%
Variable	LVR > 80% up to 90%	<b>3.94%</b>	0.60%*	0.15%

##### Offer 2: Flexi Options Investment P&I Special

Commission Paid (excluding GST)

			Upfront	Trail
Variable	LVR ≤ 80%	<b>3.89%</b>	0.60%*	0.15%
2 Year Fixed	LVR ≤ 90%	<b>4.19%</b>	0.60%*	0.15%

This special promo is only available for P&I loans and where the loan amount is over \$250,000. For applications lodged on or after 12th April 2018, this special offer may be withdrawn at any time. (Not to be used in conjunction with any other offer).

\*0.60% upfront will be paid on all splits attached to these special offers.

Note: Special offers are marked as "special" in the system software. Page 3 of this rate sheet shows standard pricing only.

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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Effective 12th April 2018

### 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)		3.96%	4.46%	4.42%	5.14%
Flexi Options Variable Home Loan (IO)		4.66%	N/A	4.52%	N/A

##### Fixed Rates

Product Name	Owner Occupied		Investment	
	P&I	IO	P&I	IO
Flexi Options Fixed Home Loan (P&I or IO)				
1 year	4.22%	4.64%	4.52%	5.06%
2 year	4.30%	4.70%	4.30%	4.37%
3 year	4.50%	4.74%	4.83%	5.16%
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	5.52%	6.07%	5.25%	5.35%
Flexi Options Alt Doc Variable Home Loan	60 - 80% with LMI	5.52%	6.07%	5.25%	5.35%
Flexi Options Alt Doc Plus Variable Home Loan	60 - 70% No LMI	5.77%	6.32%	5.50%	5.60%

##### 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 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	4.09%	4.34%	4.34%	4.59%
Agile Full Doc ≤ 90% LVR	4.29%	-	4.54%	4.79%
Agile Full Doc > 90% LVR	4.49%	-	4.74%	4.99%
Agile Non Gen Savings ≤ 90% LVR	4.79%	-	-	-
Agile Non Gen Savings > 90% LVR	4.79%	-	-	-
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%
Agile SMSF ≤ 80% LVR	-	-	6.14%	6.64%

#### 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%	-	-	-

## 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%
<b>Renew Full Doc</b> <small>Owner Occupied P&amp;I Only</small>	4.08%	4.18%	4.42%	4.42%	4.42%	4.58%	4.63%	5.07%
<b>Renew Full Doc Construction</b> <small>Owner Occupied Only</small>	3.98%	4.18%	4.42%	4.42%	4.42%	4.53%	4.53%	4.97%
<b>Renew Ultra Full Doc</b>	4.69%	4.69%	4.83%	4.96%	4.96%	5.23%	5.32%	5.72%
<b>Renew Ultra Full Doc Construction</b> <small>Investment Only</small>	4.69%	4.69%	4.83%	4.96%	4.96%	5.38%	5.47%	5.87%
<b>Renew Alt Doc</b> <small>Owner Occupied P&amp;I Only</small>	4.52%	4.92%	5.13%	5.18%	5.28%	X	X	X
<b>Renew Alt Doc Construction</b> <small>Owner Occupied Only</small>	4.52%	4.92%	5.13%	5.18%	5.28%	X	X	X
<b>Renew Ultra Alt Doc</b>	4.87%	5.27%	5.48%	5.53%	5.63%	X	X	X
<b>Renew Ultra Alt Doc Construction</b> <small>Investment Only</small>	4.87%	5.27%	5.48%	5.53%	5.63%	X	X	X
<b>Renew Near Prime Full Doc</b>	5.84%	5.84%	6.04%	6.24%	6.58%	6.62%	7.34%	7.73%
<b>Renew Near Prime Full Doc Construction</b> <small>Owner Occupied Only</small>	5.54%	5.54%	5.74%	5.94%	6.28%	6.32%	7.34%	7.73%
<b>Renew Near Prime Ultra Full Doc</b>	5.99%	5.99%	6.19%	6.39%	6.73%	6.77%	7.49%	7.88%
<b>Renew Near Prime Ultra Full Doc Construction</b> <small>Investment Only</small>	5.69%	5.69%	5.89%	6.09%	6.43%	6.47%	7.49%	7.88%
<b>Renew Near Prime Alt Doc</b> <small>Owner Occ Only</small>	6.19%	6.19%	6.39%	6.69%	6.98%	7.32%	X	X
<b>Renew Near Prime Alt Doc Construction</b> <small>Owner Occ Only</small>	5.89%	5.89%	6.09%	6.39%	6.68%	7.32%	X	X
<b>Renew Near Prime Ultra Alt Doc</b>	6.34%	6.34%	6.54%	6.84%	7.13%	7.47%	X	X
<b>Renew Near Prime Ultra Alt Doc Construction</b> <small>Investment Only</small>	6.04%	6.04%	6.24%	6.54%	6.83%	7.47%	X	X
<b>Restart Full Doc</b>	6.39%	6.39%	6.59%	6.79%	7.13%	7.17%	7.99%	8.19%
<b>Restart Ultra Full Doc</b>	6.69%	6.89%	7.09%	7.54%	7.93%	X	X	X
<b>Restart Alt Doc</b>	6.54%	6.54%	6.94%	7.14%	7.83%	8.07%	X	X
<b>Restart Ultra Alt Doc</b>	6.94%	6.94%	7.34%	7.79%	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.

### COMMISSIONS (UNLESS OTHERWISE STATED)

PRODUCT	UPFRONT PAID ex GST		TRAIL PAID ex GST		
<b>Prime</b>	0.60%		0.15%		
<b>Near Prime</b>	0.70%		0.175%		
<b>Specialist</b>	0.70%		0.175%		

  

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%	-	-

## INTEREST RATE & COMMISSION SCHEDULE

Effective 12th April 2018

### Group Lending Relationship Managers

Name	E-mail	Phone
Scenarios	scenarios@grouplending.com.au	
<b>Craig Herden</b> Relationship Manager	Craig.Herden@grouplending.com.au	0478 537 841
<b>Barbra Bautista</b> Relationship Manager	Barbra.Bautista@grouplending.com.au	0468 755 419
<b>Tony Wakim</b> Relationship Manager	Tony.Wakim@grouplending.com.au	1800 737 448

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.