

# Prime Interest Rates

## Standard

	Variable	1 Yr Fixed	2 Yrs Fixed	3 Yrs Fixed	4 Yrs Fixed	5 Yrs Fixed
≤ 80% LVR	3.89%	4.24%	4.96%	5.19%	5.26%	5.30%
80.01% - 90% LVR	4.89%	5.24%	5.96%	6.19%	6.26%	6.30%

## Alt Doc

	Variable	1 Yr Fixed	2 Yrs Fixed	3 Yrs Fixed	4 Yrs Fixed	5 Yrs Fixed
≤ 80% LVR	4.69%	4.74%	5.46%	5.69%	5.76%	5.80%

## Fees

- Application fee: \$399
- Settlement fee: \$199
- Discharge fee: \$250

Note: The fixed interest rates are indicative only. A firm quote on a fixed rate cannot be confirmed to the borrower until the date the rate is fixed, which is usually the day of settlement. These are indicative rates only and subject to change at any time.

# Specialist Interest Rates

## Full Doc

	Clear	Plus	Assist
≤60% LVR	4.34%	5.85%	6.44%
60.01% - 65% LVR	4.34%	6.04%	6.64%
65.01% - 70% LVR	4.69%	6.24%	6.89%
70.01% - 75% LVR	4.79%	6.64%	7.29%
75.01% - 80% LVR	4.89%	7.44%	8.24%
80.01% - 85% LVR	5.65%	7.94%	8.59%
85.01% - 90% LVR	6.69%	8.94%	9.59%

## Alt Doc

	Clear	Plus	Assist
≤60% LVR	5.55%	6.04%	6.49%
60.01% - 65% LVR	5.55%	6.24%	6.69%
65.01% - 70% LVR	5.85%	6.49%	6.94%
70.01% - 75% LVR	5.95%	6.89%	7.34%
75.01% - 80% LVR	6.05%	7.69%	8.29%
80.01% - 85% LVR	6.49%	8.39%	9.36%
85.01% - 90% LVR	7.49%	9.39%	9.99%

Specialist Fixed Rates on request.

## Fees

- Application fee: \$399
- Settlement fee: \$199
- Discharge fee: \$250

## Credit Impairment / Risk Level

	Clear	Plus	Assist
Mortgage / Rent Arrears	<1	2	Unlimited
Veda Report (Defaults & Judgements)	0	1	Unlimited
Bankruptcy: Discharge Timeframe (incl. No Asset Procedure)	Discharged	Current but entered >24 months	Current but entered <24 months

- Applicants with defaults and judgements less than \$2,000 are welcome.
- Applicants with defaults and judgements paid more than 12 months ago are welcome.
- Applicants with defaults and judgements listed more than two years ago are welcome.
- First Home Buyers are restricted to Specialist Clear and Specialist Plus only.

# Specialist Investment Interest Rates

## Specialist Investment

	Variable	1 Yr Fixed	2 Yrs Fixed	3 Yrs Fixed	4 Yrs Fixed	5 Yrs Fixed
≤ 80% LVR	4.69%	4.74%	5.46%	5.69%	5.76%	5.80%