

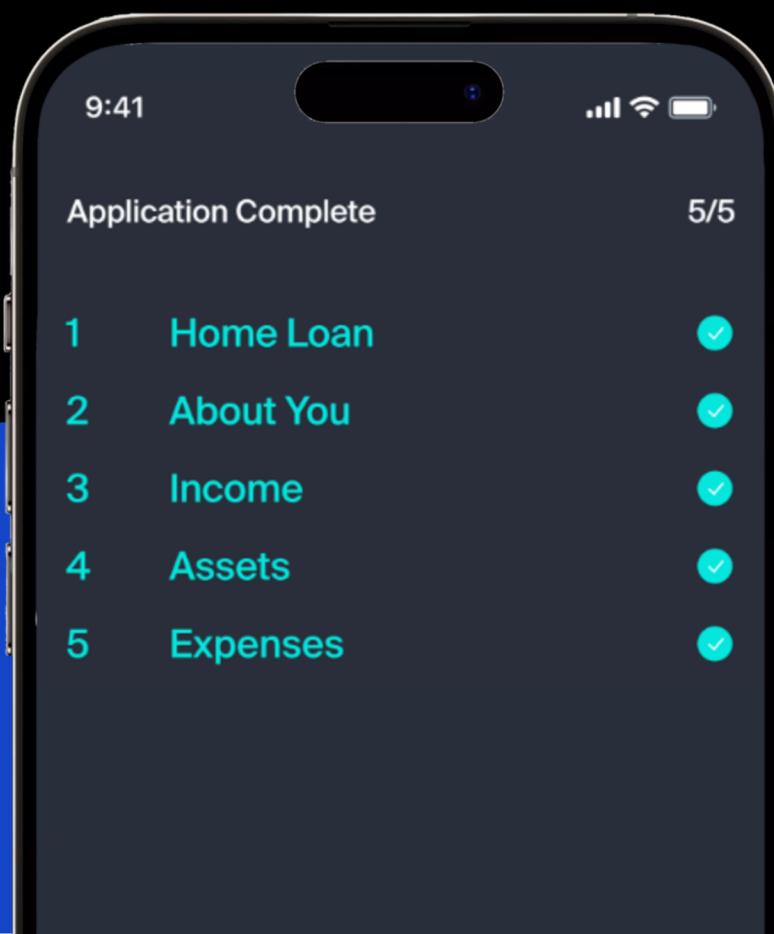
Optimiser

Commercial Variable Rate Card

Residential and Commercial Security

Variable Rates from

7.25 % P.A.



Optimiser Commercial Variable Rate Card

Residential and Commercial Security

NEW LENDING ONLY

Rates

| Loan Size per security | Maximum LVR | Residential Security | | | Commercial Security | | |
|---|-------------|----------------------|---------|-----------|---------------------|---------|-----------|
| | | Rate | Alt Doc | Lease Doc | Rate | Alt Doc | Lease Doc |
| Up to \$3m | 60% LVR | 7.25% | 7.55% | N/A | 7.29% | 7.79% | 7.29% |
| | 65% LVR | 7.35% | 7.65% | N/A | 7.29% | 7.79% | 7.29% |
| Up to \$2m Residential (\$3m Commercial) | 70% LVR | 7.55% | 7.85% | N/A | 7.49% | 7.99% | 7.49% |
| | 75% LVR | 7.85% | 8.15% | N/A | 7.89% | 8.39% | N/A |
| Up to \$1.5m | 80% LVR | 7.85% | 8.15% | N/A | N/A | N/A | N/A |

Applicable Interest Rate Loadings and Rules

| | |
|-------------------|---|
| Interest Only | Residential Security: Up to 5 years add 0.30% Commercial Security: Up to 5 years = WAIVED |
| Minimum Loan Term | 3 Years |
| Loan Size Loading | Residential Security: > \$1m loan amount = WAIVED Commercial Security: > \$2m loan amount = WAIVED |
| Offset Account | Not available |

The maximum aggregate borrowing for an individual borrower is \$5 million. Where the individual is both an individual borrower and a co-borrower as a Director of their company a combined maximum exposure test of \$5m still applies.

Comparison Rate Warning: The comparison rate is based on a loan of \$150,000 over a term of 25 years P&I, fees include; application fee, estimated legal, settlement fee, estimated valuation fee, applicable annual fees, and discharge fee. WARNING: This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.

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Applicable Fees

| | |
|-----------------------------------|--|
| Application Fee | \$595 |
| Valuation Fee | Payable Upfront: \$440 plus GST (Where Valuation Costs are greater than \$440 plus GST we will provide a quote) |
| Legal/Doc Prep Fee | \$1500 plus 3rd party costs |
| Annual Fee | \$395 |
| Settlement Fee | \$395 |
| Discharge Fee | \$1295 plus 3rd party costs |
| Risk Fee (Percent of Loan Amount) | Residential Security: NIL for loans \leq 60%, 0.50% for loans $>$ 60% LVR & \leq 65% LVR, 1.00% for loans $>$ 65% LVR & \leq 70% LVR, 1.25% for loans $>$ 70% LVR & \leq 80% LVR. Commercial Security: 0.50% for All LVRs |
| Early Exit Fee | Payable if discharging within minimum term of loan 3 years = 3 months interest (inclusive of any applicable loadings) |
| OPTIONAL: Early Exit Fee Waiver | Payable at the time of application and waives the above Early Exit Fee = 1.50% of loan amount |
| Other Fees | Other fees and charges may apply |

Maximum Loan Amounts

| | LVR (%) | Metro | Non-Metro |
|-------------------|---------|-------|-----------|
| Existing Dwelling | < 60% | \$3m | \$3m |
| | < 65% | \$3m | \$3m |
| | < 70% | \$3m | \$3m |
| | < 75% | \$3m | \$3m |
| | < 80% | \$3m | \$3m |

Please refer to the Postcode Guides for more details on acceptable security locations and LVR limitations.

Subject to lending criteria. Other conditions, fees and charges may apply.

Information correct as at 9th February 2026. Information provided is accurate as at the issue date and is subject to change without notice.