

Optimiser **FullDoc** Variable

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|------------|-------|-------|-------|-------|
| LVR | 70% | 80% | 90% | 95% |
| Owner Occ | 6.83% | 6.93% | 7.44% | 7.84% |
| Investment | 6.99% | 6.99% | 7.44% | NA |

Residential Established Dwellings | Maximum Loan Size & LVRs

| Optimiser Offset Variable Loan Size & LVR's | |
|---|-----------------------|
| Metro Postcodes | Non-Metro Postcodes |
| \$2,000,000 up to 70% | \$1,000,000 up to 70% |
| \$1,500,000 up to 80% | \$1,000,000 up to 80% |
| \$1,000,000 up to 95% (Owner Occ Only) | \$750,000 up to 90% |
| \$800,000 up to 95% (Investment) | \$500,000 up to 95% |

Optimiser Program Loadings & Parameters

| | | |
|-----------------------------------|-----------------------------|-----------|
| No IO on Investment above 90% LVR | Interest only up to 5 Years | Add 0.40% |
| | | |

Program Information for Optimiser Offset loans:

- Available for purchase or refinance of residential securities in Metro, Non-Metro or Regional Locations.
- Available for Owner Occupied or Investment purposes.
- Acceptable Applicants include: PAYG, Self Employed Sole Traders, Partnerships, Companies & Discretionary Trusts
- 95% LVR product is only available for town houses, villas, duplexes with living areas >60 sqm with a maximum loan size as per table above - location dependent.
- 5% Genuine Savings required for LVR's over 90%.
- 95% LVR excludes regional locations.
- Bridging available up to 75% LVR.
- Vacant land Max LVR 50%. Pricing on application.
- No construction loans available.
- Maximum loan term of up to 30 years.
- Minimum loan size \$50,000.
- Maximum Single Borrower exposure \$3,000,000.
- Additional unlimited repayments if variable or up to \$20,00 p.a. if fixed (fixed options are currently POA)
- Apartment Security LVR's (excludes balconies & car parking)
 - Max LVR <45 sqm - 50%
 - Max LVR <50 sqm - 60%
 - Max LVR >50 sqm - 90%
- Cash out / equity release available up to 80% LVR (excludes repayment of tax liabilities, structural renovations).
- Minimum population requirements may apply

Optimiser Application Fees (approx.)

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|--------------------|----------|------------------------|----------|
| Application Fee | \$299.00 | Annual Fee | \$395.00 |
| Valuation fee from | \$484.00 | Settlement Fee | \$250.00 |
| Documentation Fee | \$395.00 | Discharge Fees approx. | \$895.00 |