

Optimiser **FullDoc** Variable

LVR	70%	80%	90%	95%
Owner Occ	6.83%	6.93%	7.44%	7.84%
Investment	6.99%	6.99%	7.44%	8.24%

Residential Established Dwellings | Maximum Loan Size & LVRs

Optimiser Offset Variable Loan Size & LVR's	
<u>Metro Postcodes</u>	<u>Non-Metro Postcodes</u>
\$2,000,000 up to 75%	\$1,000,000 up to 80%
\$1,750,000 up to 80%	\$800,000 up to 95%
\$1,000,000 up to 95% (Owner Occ Only)	
\$800,000 up to 95% (Investment)	

Optimiser Program Loadings & Parameters

No IO above 90% LVR	Interest only up to 5 Years	Add 0.40%
	100% Offset available No Rate Loading	

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.)

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