

Smart

Full Doc Variable Rate Card

Residential Variable

Rates from

6.09^{% P.A.}



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Residential Variable

NEW LENDING ONLY

Rates

Established		Owner Occupied		Investment	
Loan Size per security	Maximum LVR	Rate	Comparison	Rate	Comparison
Up to \$3m	65% LVR	6.09%	6.52%	6.24%	6.67%
	75% LVR	6.24%	6.62%	6.39%	6.83%
	80% LVR	6.29%	6.67%	6.49%	6.93%
\$3m to \$10m	65% LVR	6.79%	7.23%	6.79%	7.23%
	75% LVR	7.24%	7.68%	7.24%	7.68%
	80% LVR	7.49%	7.93%	7.49%	7.93%
\$10m to \$40m	70% LVR	By Request	-	By Request	-
Vacant Land		Owner Occupied		Investment	
Loan Size per security	Maximum LVR	Rate	Comparison	Rate	Comparison
Up to \$3m	65% LVR	7.64%	8.02%	7.64%	8.08%
	70% LVR	7.84%	8.22%	7.84%	8.28%
	75% LVR	7.99%	8.38%	7.99%	8.44%
Construction (1-2 Dwellings)		Owner Occupied		Investment	
Loan Size per security	Maximum LVR	Rate	Comparison	Rate	Comparison
Up to \$3m	65% LVR	7.64%	6.78%	7.64%	6.91%
	75% LVR	7.84%	6.93%	7.84%	7.07%
	80% LVR	7.99%	7.00%	7.99%	7.18%
\$3m to \$10m	65% LVR	7.84%	7.43%	7.84%	7.43%
	75% LVR	8.14%	7.87%	8.14%	7.87%
	80% LVR	8.24%	7.88%	8.24%	7.88%
\$10m to \$40m	70% LVR	By Request	-	By Request	-
Rural Residential (<100 acres)		Owner Occupied		Investment	
Loan Size per security	Maximum LVR	Rate	Comparison	Rate	Comparison
Up to \$2.5m	65% LVR	7.04%	7.42%	7.04%	7.48%
	75% LVR	7.24%	7.62%	7.24%	7.68%

Applicable Interest Rate Loadings

Interest Only	Up to 5 years add 0.40%, Max LVR 80%
Security Rules	Residential = Up to 25 acres, Rural Residential = 25 to 100 acres. Minimum security size 50sqm exclusive of balconies & car parking. Vacant land as standalone security acceptable to 75% LVR (Subject to Location and Land Size) for terms up to 2 years.
Construction Loans	5 progress draws. Valuation inspection processing fees apply per stage. Once construction is completed, rate may revert to standard variable rate at the time of completion (rate of day) based on O/O or INV.
Credit Conduct	Credit impaired with minor life event impairment considered (Rate loadings may apply). Rates quoted above are Credit Grade A.

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	Up to 1.75%
Valuation Fee	Payable Upfront: \$440 plus GST (Where Valuation Costs are greater than \$440 plus GST we will provide a quote) or \$60 plus GST for AVM
Legal Fee	From \$880 plus 3rd party costs
Monthly Fee	\$15
Construction Progress Payment Fee	From \$230 per Progress Payment (Valuation Processing Fees apply)
Settlement Fee	\$399
Discharge Fee	\$535 plus 3rd party costs
Other Fees	Other fees and charges may apply

Maximum Loan Amounts

LVR (%)	Established	Vacant Land	Construction	Rural Residential
< 60%	\$10m	\$3m	\$10m	\$2.5m
< 65%	\$10m	\$3m	\$10m	\$2.5m
< 70%	\$10m	\$3m	\$10m	\$2.5m
< 75%	\$10m	\$3m	\$10m	\$2.5m
< 80%	\$10m	N/A	\$3m	N/A
Case by Case	\$40m	N/A	\$40m	N/A

Documentation and Validation

PAYG	2 most recent payslips. Letter from Employer or Employment Contract
Self Employed	Most recent accountant prepared tax returns for Sole Traders and Partnerships and most recent Notice of Assessment of Individuals. Most recent accountant prepared financial statements (most current financial year) for income derived from a Company or Trust. PLUS If NCCP application and tax return/financials are over 6 months old and LVR is greater than 65%, then latest available BAS statement or 3 months trading statements to evidence current turnover is consistent with the Tax Return/Financials to be provided. ABN must be greater than 18 months old.

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

**Legal fees do not cover disbursements, government charges, and funder's contract processing fee. Subject to lending criteria. Other conditions, fees and charges may apply.
Information correct as at 31 August 2025. Information provided is accurate at issue date and subject to change without notice.