

Smart

# Lo Doc Rate Card

Residential Variable

Rates from

6.19 % 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	6.19%	6.62%	6.39%	6.88%
	75% LVR	6.24%	6.67%	6.49%	6.93%
	80% LVR	6.39%	6.83%	6.54%	6.98%
\$3m to \$10m	65% LVR	7.24%	7.68%	7.24%	7.74%
	75% LVR	7.69%	8.13%	7.69%	8.19%
	80% LVR	7.79%	8.23%	7.79%	8.30%
\$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%	8.08%	7.64%	8.14%
	70% LVR	7.84%	8.28%	7.84%	8.35%
	75% LVR	7.99%	8.44%	7.99%	8.50%

Construction (1-2 Dwellings)		Owner Occupied		Investment	
Loan Size per security	Maximum LVR	Rate	Comparison	Rate	Comparison
Up to \$3m	65% LVR	7.64%	6.87%	7.64%	7.11%
	75% LVR	7.84%	6.93%	7.84%	7.22%
	80% LVR	7.99%	7.09%	7.99%	7.28%
\$3m to \$10m	65% LVR	7.84%	7.84%	7.84%	7.90%
	75% LVR	8.14%	8.28%	8.14%	8.34%
	80% LVR	8.24%	8.29%	8.24%	8.35%
\$10m to \$40m	70% LVR	By Request	-	By Request	-

Rural Residential		Owner Occupied		Investment	
Loan Size per security	Maximum LVR	Rate	Comparison	Rate	Comparison
Up to \$2.5m	65% LVR	7.64%	8.08%	7.64%	8.14%
	75% LVR	7.64%	8.08%	7.64%	8.14%

## Applicable Interest Rate Loadings and Rules

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 Payments	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

LoDoc	Completed Borrower repayment declaration/Self Declaration.  PLUS One of the following: Accountants Declaration, 12 months BAS statements, 12 months trading Statements.  ABNs from 6 months considered and No minimum GST registration.
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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 31 August 2025 Information provided is accurate as at the issue date and is subject to change without notice.