Smart

Lo Doc Residential

Variable Rate Card

(Established & Construction)

Variable Rates from

7.24 % P.A.



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Rates

Established

		Owner Occupied		Investment	
Loan Size per security	Maximum LVR	Rate	Comparison	Rate	Comparison
Up to $5m	65% LVR	7.24%	7.68%	7.34%	7.78%
	75% LVR	7.29%	7.73%	7.44%	7.88%
	80% LVR	7.39%	7.83%	7.54%	7.98%
$5m to $10m	65% LVR	8.29%	8.74%	8.29%	8.74%
	75% LVR	8.69%	9.14%	8.69%	9.14%
$10m to $50m	65% LVR	By Request	-	By Request	-
	70% LVR				

Construction (1–2 Dwellings)

		Owner Occupied		Investment	
Loan Size per security	Maximum LVR	Rate	Comparison	Rate	Comparison
Up to $3m	65% LVR	8.59%	9.14%	8.59%	9.14%
	75% LVR	8.69%	9.24%	8.69%	9.24%
	80% LVR	8.79%	9.34%	8.79%	9.34%
$3m to $10m	65% LVR	8.79%	9.34%	8.79%	9.34%
	75% LVR	9.19%	9.75%	9.19%	9.75%
$10m to $50m	60% LVR	By Request	-	By Request	-
	70% LVR				

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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Vacant Land

		Owner Occupied		Investment	
Loan Size per security	Maximum LVR	Rate	Comparison	Rate	Comparison
Up to $3m	65% LVR	8.59%	9.04%	8.59%	9.04%
	75% LVR	8.69%	9.14%	8.69%	9.14%
$3m to $10m	65% LVR	8.79%	9.24%	8.79%	9.24%
	75% LVR	9.19%	9.65%	9.19%	9.65%
$10m to $50m	60% LVR	By Request	-	By Request	-
	70% LVR				

Rural Residential (<100 acres)

		Owner Occupied		Investment	
Loan Size per security	Maximum LVR	Rate	Comparison	Rate	Comparison
Up to $2.5m	65% LVR	8.49%	8.94%	8.49%	8.94%
	75% LVR	8.49%	8.94%	8.49%	8.94%

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 Product Information

Feature	Details
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 parks. 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.
Lo Doc	Completed borrower repayment declaration / self declaration. PLUS one of the following: Accountant's declaration, 12 months BAS statements, 12 months trading statements. ABNs from 6 months considered and no minimum GST registration.

Applicable Fees

Fee	Amount / Details
Application Fee	1.25% – 1.75%
Valuation Fee	$484 for Short Form/SMARTVal/Desktop $99 for Automated Valuation Estimate (AVM) A quote will be provided where the valuation cost is greater than $484
Legal Fee	$880 plus 3rd party costs
Monthly Fee	$15
Progress Payment Fee	$230 per progress payment (construction only)
Settlement Fee	$399
Discharge Fee	$535 plus 3rd party costs
Other Fees	Other fees and charges may apply

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 28th October 2026. Information provided is accurate at issue date and subject to change without notice.