

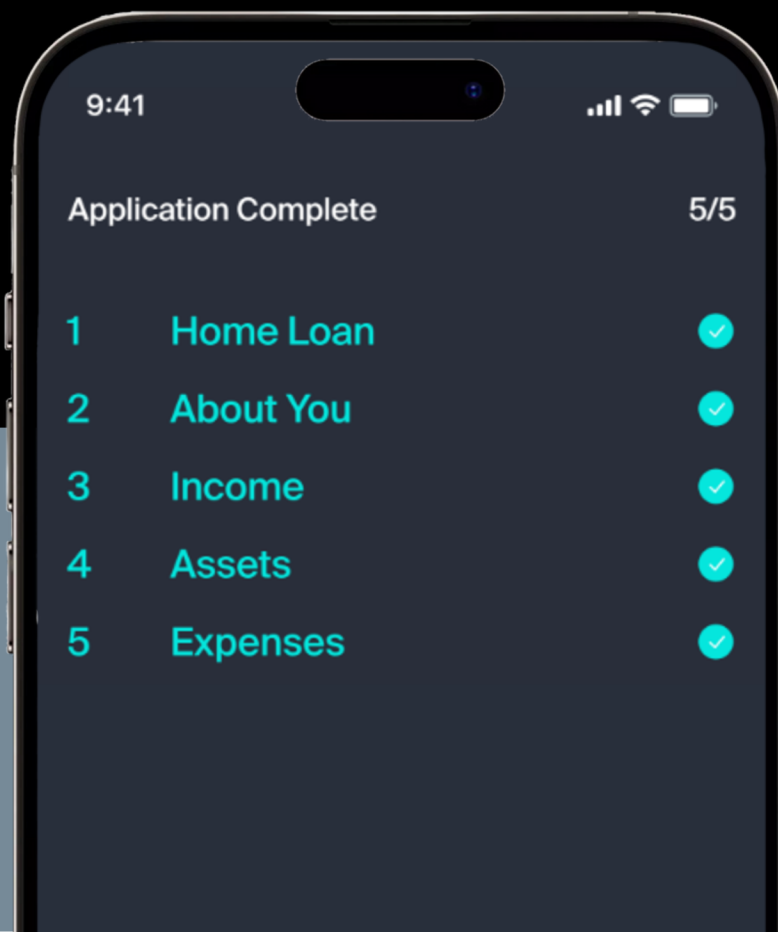
Optimiser

# SMSF Variable Rate Card

With Optional eOffset

Variable Rates from

6.34<sup>% P.A.</sup>



# Optimiser SMSF Variable Rate Card

With Optional eOffset

NEW LENDING ONLY

## Rates

		Regional 60%	70%	75%	80%	85%	90%
Residential P&I	Up to \$1m	6.74%	6.34%	6.64%	6.64%	7.14%	7.44%
	Up to \$1.25m	6.74%	6.34%	6.64%	6.64%	N/A	N/A
	Up to \$1.5m	N/A	6.34%	6.64%	N/A	N/A	N/A
Commercial P&I	Up to \$1.5m	7.39%	6.99%	7.39%	7.39%	N/A	N/A
	Up to \$2m	N/A	6.99%	N/A	N/A	N/A	N/A
Interest Only up to 5yrs		Add 0.30% to P&I Rate					
Offset loading		Add 0.10% to Rate					
Trustee Structure		Corporate Trustee Only					
Minimum Loan		\$150,000					
Legal and Financial Advice Required		Yes					

The maximum aggregate borrowing for an individual borrower is \$3 million. Where the individual is both an individual borrower and a co-borrower as a Director of their company a combined maximum exposure test of \$3m still applies.

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## Applicable Fees

Application Fee	\$595
Valuation Fee	Payable Upfront: \$440 plus GST (Where Valuation Costs are greater than \$440 plus GST we will provide a quote)
Legal/Doc Prep Fee	Residential Security: \$1375 plus 3rd party costs Commercial Security: \$1500 plus 3rd party costs
Annual Fee	\$395
Settlement Fee	\$295
Discharge Fee	Residential Security: \$895 plus 3rd party costs Commercial Security: \$1295 plus 3rd party costs
Risk Fee	Residential Security: ≤ 80% LVR WAIVED (Regional or Unclassified 0.50%), > 80% & ≤ 90% LVR LMI APPLIES Commercial Security: ≤ 80% LVR WAIVED
Early Exit Fee	Payable if discharging within the minimum term of 3 years = 3 months interest (inclusive of any applicable loadings)
OPTIONAL Early Exit Fee Waiver	Payable at the time of application and waives the above Early Exit Fee = 1.50% of loan amount
Other Fees	Other fees and charges may apply

## Maximum Loan Amounts

	LVR (%)	Metro	Non-Metro	Regional
Residential Existing Dwelling	< 60%	\$1.5m	\$1.5m	\$1.25m
	< 65%	\$1.5m	\$1.5m	N/A
	< 75%	\$1.5m	\$1.5m	N/A
	< 80%	\$1.25m	\$1.25m	N/A
	< 90%	\$1m	\$1m	N/A
Commercial Existing Dwelling	< 60%	\$2m	\$2m	\$1.5m
	< 70%	\$2m	\$2m	N/A
	< 80%	\$1.5m	\$1.5m	N/A