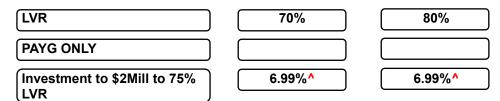


Optimiser Investor FullDocSpecial



Optimiser Offset Variable Loan Size & LVR's Non-Metro Postcodes

\$2,000,000 to 75% \$1,750,000 to 80%

Metro Postcodes

Non-Metro Postcodes \$1,000,000 up to 80%

Optimiser Offset Program Loadings & Parameters

Interest Only up to 5 years

No Rate Loading

Program Information for Optimiser Special loans:

- *Special discount rate available until 30th June 2024. Only PAYG
- AInterest Only loading of 0.40% waived as promotion for new loans lodged until 30th June 2024
- 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 only
- Security greater than >60 sqm
- Vacant land and/or construction loans are not available.
- Maximum loan term of up to 30 years.
- Minimum loan size \$100,000.
- Maximum Single Borrower exposure \$3,000,000.
- Additional unlimited repayments if variable or up to \$20,000 p.a. if fixed (fixed options are POA)
- Apartment Security LVR's (excludes balconies & car parking)
- Max LVR <45 sqm 50%
- Max LVR <50 sqm 60%
- Max LVR >50 sqm 80%
- Cash out / equity release available up to 80% LVR (excludes repayment of tax liabilities, structural renovations).

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