

OptimiserLoDoc

LVR	65%	70%	75%	80%	Regional
O/O	7.29%	7.29%	7.44%	7.44%	7.44%
Investment	7.49%	7.49%	7.66%	7.66%	7.66%

Residential Established Dwellings | Maximum Loan Size & LVRs

LVR	Max Loan (Metro)	Max Loan (Non-Metro)	Regional
0 – 65%	\$1,750,000	\$1,000,000	\$750,000 (Max 60% LVR)
65% - 70%	\$1,500,000	\$1,000,000	
70% - 75%	\$1,250,000	\$750,000	
75% - 80%	\$1,000,000	\$750,000	

Optimiser Program Loadings & Parameters

Loan Size >\$1.5M Max LVR 65%	Add 0.50%	Rate discounts if two forms of income verification are provided	Deduct .10 to 70% & .05 to 80% from the above rates
Interest Only 1-5 Years	Add 0.30%	Offset Accounts Loading	0.10%
Construction Option	No	Fixed Rate Option	POA

Acceptable Loan Purposes

- Purchase or refinance residential property.
- Available for Company, Trustee Company, or Family Discretionary Trust Applicants.
- Bridging finance maximum LVR 75%
- Equity release to maximum 80%.
- Purchase non-real estate investment (shares, managed funds).
- Debt consolidation (excludes tax liabilities).
- Pay out of Private Mortgages.
- Non-structural renovations.
- Any business purpose deemed acceptable by lender.
- No construction

Maximum Loan Terms & Amounts

- 30 years
- Preferred minimum loan amount \$50,000.
- \$1,750,000 at 65% LVR (check location guide)
- Maximum exposure single borrower \$2,500,000

Key Income & Servicing Requirements

- Minimum ABN registration 12 months & must be working in same industry for a minimum of 2 years.
- **ONE** of the following: Accountant declaration **Or** 6 months BAS **Or** 6 months business bank statements.
- GST registration min 12 months (if less than 12 months reasonable & acceptable explanation will be required).

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