

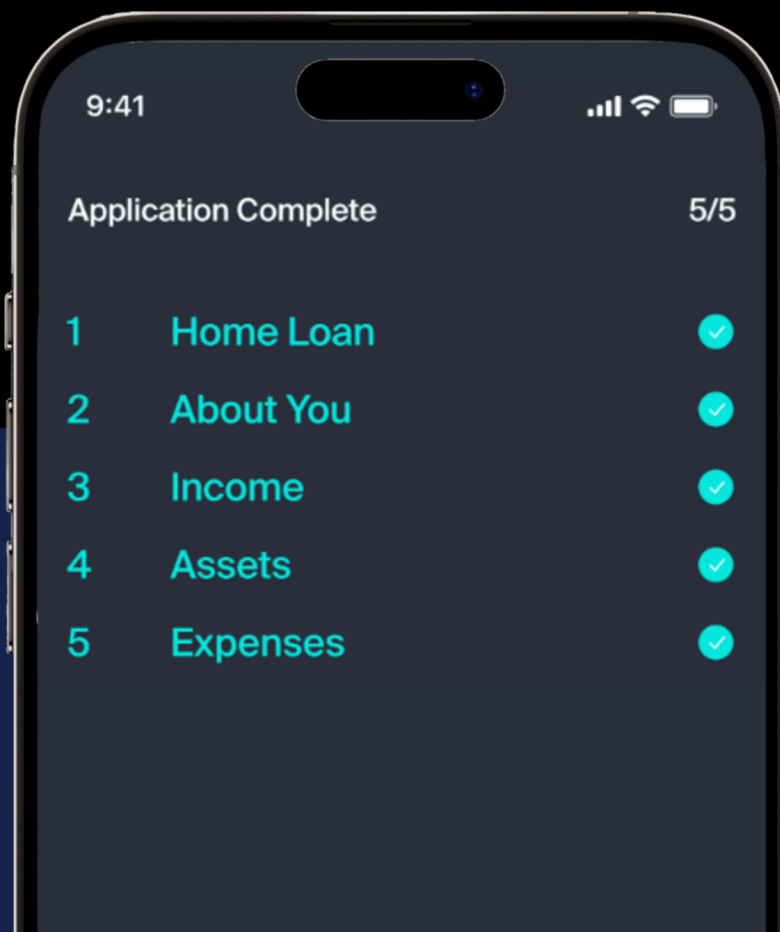
Optimiser

Specialist Rate Card

Variable - Non Construction

Variable Rates from

8.04^{% P.A.}



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Variable - Non Construction

NEW LENDING ONLY

Rates

| Loan Size per security | Maximum LVR | Owner Occupied | | Investment [^] | |
|-------------------------------|-------------|----------------|------------|-------------------------|------------|
| | | Rate | Comparison | Rate | Comparison |
| Regional Only Up to \$750k | 60% LVR | 9.05% | 9.59% | 9.35% | 9.89% |
| Up to \$1.5m | 60% LVR | 8.04% | 8.58% | 8.34% | 8.88% |
| Up to \$1.25m | 65% LVR | 8.25% | 8.79% | 8.55% | 9.09% |
| | 70% LVR | 8.25% | 8.79% | 8.55% | 9.09% |
| | 75% LVR | 8.85% | 9.39% | 9.15% | 9.69% |
| | 80% LVR | 9.05% | 9.59% | 9.35% | 9.89% |

Applicable Interest Rate Loadings and Rules

| | |
|-------------------------|---|
| Interest Only | Max LVR 80% Up to 5 years add 0.30% |
| Investment Loading | [^] Investment Rates above are quoted with a 0.30% Investment Loading included. |
| Loan Size Loading | Max LVR 80%, ≥ \$1m add 0.30%, Not applicable for Regional Only. |
| Alt Doc Loading | Add 0.30% |
| Offset Account Loading | 0.10% |
| Credit History Criteria | More than 1 default event disregarding defaults if: <\$2,000, or paid >1 year prior, or unpaid >2 years prior, or 2x Telco/Utility defaults < \$1,000 each, Bankruptcy > 1 year prior, Mortgage arrears no more than 1 event, Other arrears more than 1 event |
| Loan Term | Minimum Loan Term 1 year Maximum Loan Term 30 years |
| All Loan Amounts | Regional ≤ \$750k Max LVR 60% Metro & Non-Metro ≤ \$1.5m Max LVR 60%, ≤ \$1.25m Max LVR 80% |

The maximum aggregate borrowing for an individual borrower is \$2.5 million (\$750k if Regional Borrowing). Where the individual is both an individual borrower and a co-borrower as a Director of their company a combined maximum exposure test of \$2.5m (\$750k if Regional Borrowing) still applies.

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 | \$595 | |
| 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/Doc Prep Fee | \$995 plus 3rd party costs | |
| Annual Fee | \$395 | |
| Settlement Fee | \$295 plus 3rd party costs | |
| Discharge Fee | \$895 plus 3rd party costs | |
| Risk Fee | 1.00% for Full Doc & 1.25% for Alt Doc | |
| Other Fees | Other fees and charges may apply | |

Maximum Loan Amounts

| | LVR (%) | Metro | Non-Metro | Regional |
|-------------------|---------|---------|-----------|----------|
| Existing Dwelling | < 60% | \$1.5m | \$1.5m | \$750k |
| | < 80% | \$1.25m | \$1.25m | N/A |

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 24 February 2025 Information provided is accurate as at the issue date and is subject to change without notice.