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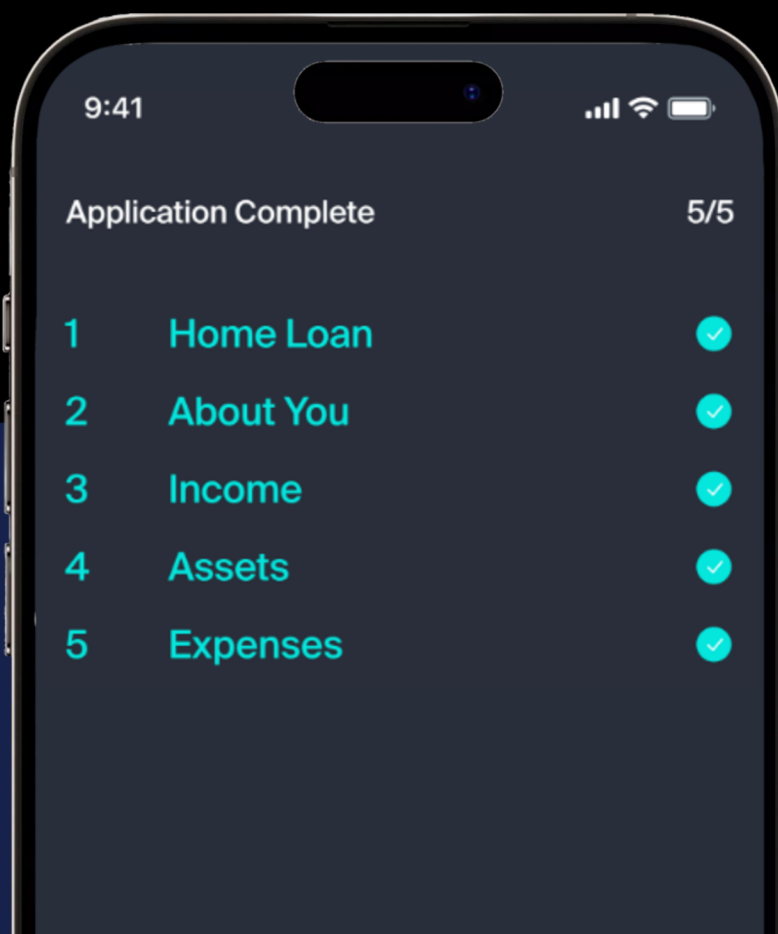
Optimser

# Near Prime SMSF Variable Rate Card

With Optional eOffset

Variable Rates from

7.49% P.A.



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NEW LENDING ONLY

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## Rates

		Regional 60%	50%	60%	65%	70%	75%	80%
Residential P&I	Up to \$1.25m	7.79%	7.49%	7.49%	7.49%	7.59%	7.59%	7.79%
	\$1.25m to \$1.5m	N/A	7.49%	7.49%	7.49%	7.59%	7.59%	N/A
Interest Only up to 5yrs		Add 0.3% to P&I Rate, Max IO Term 5 years						
Offset loading		Add 0.10% to Rate						
Trustee Structure		Corporate Trustee Only						
Minimum Loan		\$50,000						
Credit History Criteria		No more than 1 default event disregarding defaults if: <\$2,000, or paid >1 year prior, or 2x Telco/Utility defaults <\$1,000 each Bankruptcy > 2 years prior, Nil Mortgage Arrears, Other Arrears no more than 1 event						
Loan Term		Minimum Loan Term 3 years Maximum Loan Term 30 years						
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) or \$60 plus GST for AVM
Legal/Doc Prep Fee	\$1395 plus 3rd party costs
Annual Fee	\$395
Settlement Fee	\$295
Discharge Fee	\$895 plus 3rd party costs
Risk Fee	1.00% for Full Doc & 1.25% for Alt Doc
Early Exit Fee	Payable if discharging within the minimum term = 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
	< 75%	\$1.5m	\$1.5m	N/A
	< 80%	\$1.25m	\$1.25m	N/A