

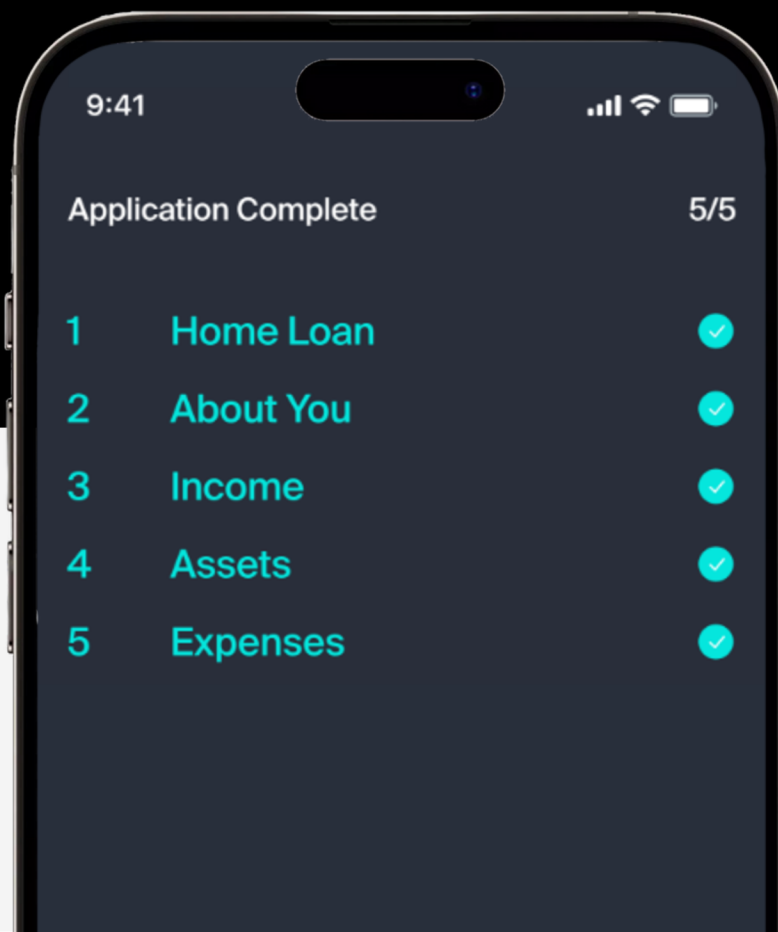
Optimiser

# Non-Resident Rate Card

With Optional eOffset

Variable Rates from

**6.99** % P.A.



# Optimiser Non-Resident Rate Card

With Optional eOffset

NEW LENDING ONLY

## Rates

Loan Size per security	Maximum LVR	Variable	
		Rate	Comparison
Up to \$2.5m	65% LVR	6.99%	7.59%
Up to \$2m	70% LVR	6.99%	7.59%
	75% LVR	7.18%	7.78%
Up to \$1.75m	80% LVR	7.79%	8.38%

## Applicable Interest Rate Loadings, Product Features, and Requirements

Interest Only	Max Interest Only Term 5 years, Interest Only rate loading WAIVED
Investor Loading	WAIVED
Self Employed Loading	WAIVED
Large Loan Loading	WAIVED
Offset Account	Available - Nil loading
Loan Term	Max Loan Term 28 years
Security Size Requirements	< 45sqm max LVR 50%, > 45sqm & ≤ 50sqm max LVR 60%, > 50sqm max LVR 75%
Fixed Rate	3 Year Fixed Rate Promo noted on rate card. Fixed rates available from 1 year to 5 years with pricing available on request
Acceptable Countries	Brazil, Brunei, Canada, China, France, Germany, Hong Kong, India, Indonesia, Japan, Macau, Malaysia, Mexico, New Zealand, Philippines, Qatar, Saudi Arabia, Singapore, South Africa, South Korea, Switzerland, Taiwan, Thailand, United Kingdom (England, Scotland, Wales, Northern Ireland), United Arab Emirates, United States of America, and Vietnam.

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.

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.

# Optimiser Non-Resident Rate Card

With Optional eOffset

NEW LENDING ONLY

## Applicable Fees

Application Fee	\$990
Valuation Fee	\$440 plus GST (Where Valuation Costs are greater than \$440 plus GST we will provide a quote)
Legal/Doc Prep Fee	\$400 plus 3rd party costs
Annual Fee	\$499
Risk Fee	0.50% of the loan amount for loans ≤ \$1.5m loan amount 1.00% of the loan amount for loans > \$1.5m loan amount
Discharge Fee	\$895 plus 3rd party costs
Other Fees	Other fees and charges may apply

## Maximum Loan Amounts

	LVR (%)	Metro	Non-Metro
Existing Dwelling	< 60%	\$2.5m	\$2.5m
	< 70%	\$2.0m	\$2.0m
	< 75%	\$2.0m	\$2.0m
	< 80%	\$1.75m	\$1.75m