

## FLAGSHIP PRODUCTS

### Variable

Enhance OO Variable	<b>3.79%</b>	Owner Occupied Principal & Interest <= 80% LVR
Enhance INV Variable	<b>3.99%</b>	Investment Principal & Interest <= 80% LVR
Enhance INV Variable	<b>4.26%</b>	Investment Principal & Interest > 80% - 90% LVR
Enhance Discounted Special	<b>3.84%</b>	Owner Occupied Principal & Interest >= 80% - 90% LVR
Low Rate Low Fee	<b>3.65%</b>	Owner Occupied Principal & Interest <= 80% LVR >= \$200 000 Pro Pack
Low Rate Low Fee INV	<b>3.99%</b>	Investment Principal & Interest <= 80% LVR >= \$200 000 Pro Pack

### Fixed

Enhance OO 1 Year Fixed	<b>3.83%</b>	Owner Occupied Principal & Interest <= 95% LVR
Enhance OO 2 Years Fixed	<b>3.79%</b>	Owner Occupied Principal & Interest <= 95% LVR
Enhance OO 3 Years Fixed	<b>3.89%</b>	Owner Occupied Principal & Interest <= 95% LVR
Enhance INV 1 Year Fixed	<b>4.03%</b>	Investment Principal & Interest <= 90% LVR
Enhance INV 2 Years Fixed	<b>3.99%</b>	Investment Principal & Interest <= 90% LVR *inclusive of LMI
Enhance INV 3 Years Fixed	<b>4.09%</b>	Investment Principal & Interest <= 90% LVR *inclusive of LMI
Enhance INV I/O 1 Year Fixed	<b>4.33%</b>	Investment Interest only <= 80% LVR
Enhance INV I/O 2 Years Fixed	<b>4.29%</b>	Investment Interest only <= 80% LVR
Enhance INV I/O 3 Years Fixed	<b>4.39%</b>	Investment Interest only <= 80% LVR
Enhance Fixed 2 Year Investment Special	<b>4.34%</b>	2 Years Fixed Investment Interest Only <= 80% LVR
Enhance Fixed 3 Year Investment Special	<b>4.34%</b>	3 Years Fixed Investment Interest Only <= 80% LVR
Low Rate Low Fee 2 Year Fixed	<b>3.75%</b>	Owner Occupied Principal & Interest <= 80% LVR >= \$200 000 Pro Pack

Promotional rates may apply different commission structure and conditions. Please contact your BDM for more information.

# Rate Sheet

Effective 15 April 2019



## Advance

Variable	Owner Occupied				Investment			
	Principal & Interest <\$200,000 ≥\$200,000		Interest Only <\$200,000 ≥\$200,000		Principal & Interest <\$200,000 ≥\$200,000		Interest Only <\$200,000 ≥\$200,000	
≤80% LVR Pro Pack	4.33%	3.89%	4.88%	4.64%	4.75%	4.19%	5.30%	4.76%
>80% - 90% LVR Pro Pack	4.48%	4.41%	-	-	4.90%	4.83%	-	-
>90% - 95% LVR Pro Pack	4.63%	4.54%	-	-	-	-	-	-

  

Fixed	Owner Occupied Principal & Interest					Investment Principal & Interest				
	1 year	2 years	3 years	4 years	5 years	1 year	2 years	3 years	4 years	5 years
≤80% LVR < \$200K Pro Pack	4.10%	4.00%	4.20%	4.75%	4.70%	4.52%	4.42%	4.62%	5.17%	5.12%
≤80% LVR ≥ \$200K Pro Pack	4.08%	3.98%	4.18%	4.73%	4.68%	4.50%	4.40%	4.60%	5.15%	5.10%
>80% - 90% LVR Pro Pack	4.25%	4.15%	4.35%	4.90%	4.85%	4.67%	4.57%	4.77%	5.32%	5.27%
>90% - 95% LVR Pro Pack	4.38%	4.28%	4.48%	5.03%	4.98%	-	-	-	-	-

  

Fixed	Owner Occupied Interest Only					Investment Interest Only				
	1 year	2 years	3 years	4 years	5 years	1 year	2 years	3 years	4 years	5 years
≤80% LVR < \$200K Pro Pack	4.65%	4.55%	4.75%	5.30%	5.25%	5.07%	4.97%	5.17%	5.72%	5.67%
≤80% LVR ≥ \$200K Pro Pack	4.63%	4.53%	4.73%	5.28%	5.23%	5.05%	4.95%	5.15%	5.70%	5.65%

Rate includes annual fee of \$120 - add 0.10% to remove the annual fee.

## Enhance

Variable	Owner Occupied					Investment			
	≤ 80% Term Loan P&I	≤ 80% Term Loan I/O	> 80% - 90% Term Loan P&I	> 80% Term Loan I/O	> 90% Term Loan P&I	≤ 80% Term Loan P&I	≤ 80% Term Loan I/O	> 80% Term Loan P&I	> 80% Term Loan I/O
Enhance	4.02%	5.02%	4.22%	-	4.22%	4.37%	4.57%	4.57%	-

  

Fixed	Owner Occupied Principal & Interest					Investment Principal & Interest				
	1 year	2 years	3 years	4 years	5 years	1 year	2 years	3 years	4 years	5 years
Full Doc	4.05%	3.95%	3.97%	4.91%	5.01%	4.25%	4.15%	4.17%	5.01%	5.11%

  

Fixed	Owner Occupied Interest Only					Investment Interest Only				
	1 year	2 years	3 years	4 years	5 years	1 year	2 years	3 years	4 years	5 years
Full Doc	4.70%	4.70%	4.76%	5.30%	5.30%	4.45%	4.45%	4.47%	5.72%	5.72%

For Investment Principal & Interest Fixed 2 and 3 years - rate as per < = 90% inclusive of LMI. For 90% + LMI add 0.14% and 0.24%

Refresh

Type	Product	up to 55%	>55% - 65%	>65% - 70%	>70% - 75%	>75% - 80%	>80% - 85%	>85% - 90%	>90% - 95%
Prime	Refresh	4.16%	4.32%	4.36%	4.36%	4.46%	4.66%	4.87%	5.11%
Prime	Refresh (Construction)	4.06%	4.32%	4.36%	4.36%	4.75%	4.81%	5.07%	5.31%
Prime	Refresh Plus	4.77%	4.77%	4.77%	4.90%	4.90%	5.16%	5.56%	5.76%
Prime	Refresh Plus (Construction)	4.77%	4.77%	4.77%	4.90%	-	-	-	-
Prime	Refresh Lo Doc	4.66%	5.06%	5.16%	5.26%	5.36%	-	-	-
Prime	Refresh Lo Doc Plus	5.01%	5.41%	5.51%	5.61%	5.71%	-	-	-
Near Prime Clear	Refresh Near Prime Clear	4.79%	4.89%	4.99%	5.19%	5.29%	-	-	-
Near Prime Clear	Refresh Near Prime Clear Plus	5.09%	5.19%	5.29%	5.49%	5.59%	-	-	-
Near Prime Clear	Refresh Near Prime Clear Lo Doc	5.24%	5.24%	5.34%	5.44%	-	-	-	-
Near Prime Clear	Refresh Near Prime Clear Lo Doc Plus	5.54%	5.54%	5.64%	5.74%	-	-	-	-
Near Prime	Refresh Near Prime	4.99%	4.99%	5.61%	5.81%	5.96%	6.46%	6.76%	7.06%
Near Prime	Refresh Near Prime Plus	5.56%	5.56%	5.76%	5.96%	6.11%	6.61%	6.91%	7.21%
Near Prime	Refresh Near Prime Lo Doc	5.76%	5.76%	5.96%	6.26%	6.36%	7.16%	-	-
Near Prime	Refresh Near Prime Lo Doc Plus	5.91%	5.91%	6.11%	6.41%	6.51%	7.31%	-	-
Specialist	Refresh Specialist	5.96%	5.96%	6.16%	6.36%	6.51%	7.01%	8.11%	8.31%
Specialist	Refresh Specialist Plus	6.26%	6.46%	6.66%	7.11%	7.31%	-	-	-
Specialist	Refresh Specialist Lo Doc	6.11%	6.11%	6.51%	6.71%	7.21%	7.91%	-	-
Specialist	Refresh Specialist Lo Doc Plus	6.51%	6.51%	6.91%	7.36%	-	-	-	-

Breakthrough Prime

LVR	Breakthrough Horizon		Breakthrough		Breakthrough Quickstart		Breakthrough 85% No LMI		Breakthrough Horizon 3yr Fixed		Breakthrough Lo Doc		Breakthrough Non Resident	
	Owner Occupied													
	P&I	I/O	P&I	I/O	P&I	I/O	P&I	I/O	P&I	I/O	P&I	I/O	P&I	I/O
≤70%	4.12%	4.32%	4.22%	4.42%	-	-	-	-	4.63%	4.78%	5.07%	5.22%	-	-
70% - 80%	4.12%	4.32%	4.22%	4.42%	-	-	-	-	4.63%	4.78%	5.17%	5.32%	-	-
80% - 90%	4.39%	-	4.49%	-	5.16%	-	5.04%	-	4.83%	-	-	-	-	-
≥90%	4.59%	-	4.69%	-	5.16%	-	-	-	5.03%	-	-	-	-	-

  

LVR	Breakthrough Horizon		Breakthrough		Breakthrough Quickstart		Breakthrough 85% No LMI		Breakthrough Horizon 3yr Fixed		Breakthrough Lo Doc		Breakthrough Non Resident	
	Investment													
	P&I	I/O	P&I	I/O	P&I	I/O	P&I	I/O	P&I	I/O	P&I	I/O	P&I	I/O
≤70%	4.42%	4.62%	4.52%	4.72%	-	-	-	-	4.93%	5.08%	5.37%	5.52%	5.92%	6.12%
70% - 80%	4.42%	4.62%	4.52%	4.72%	-	-	-	-	4.93%	5.08%	5.47%	5.62%	-	-
80% - 90%	4.69%	4.84%	4.79%	4.94%	-	-	5.34%	5.49%	5.13%	5.28%	-	-	-	-
≥90%	4.89%	5.04%	4.99%	5.14%	-	-	-	-	5.33%	5.48%	-	-	-	-

Max LVR for Breakthrough 85 No LMI is 85%

Breakthrough Specialist

LVR	Breakthrough Clear		Breakthrough Plus		Breakthrough Assist		Breakthrough Clear Lo Doc		Breakthrough Plus Lo Doc		Breakthrough Assist Lo Doc	
	Owner Occupied											
	P&I	I/O	P&I	I/O	P&I	I/O	P&I	I/O	P&I	I/O	P&I	I/O
≤70%	5.64%	5.79%	6.16%	6.31%	6.89%	7.04%	5.74%	5.89%	6.47%	6.62%	7.17%	7.32%
70% - 80%	5.99%	6.14%	6.69%	6.84%	7.54%	7.69%	6.09%	6.24%	7.47%	7.62%	8.02%	8.17%
80% - 85%	6.61%	-	7.26%	-	8.41%	-	7.21%	-	8.04%	-	9.09%	-
85% - 90%	7.26%	-	-	-	-	-	7.91%	-	-	-	-	-

  

LVR	Breakthrough Clear		Breakthrough Plus		Breakthrough Assist		Breakthrough Clear Lo Doc		Breakthrough Plus Lo Doc		Breakthrough Assist Lo Doc	
	Investment											
	P&I	I/O	P&I	I/O	P&I	I/O	P&I	I/O	P&I	I/O	P&I	I/O
≤70%	5.94%	6.09%	6.46%	6.61%	7.19%	7.34%	6.04%	6.19%	6.77%	6.92%	7.47%	7.62%
70% - 80%	6.29%	6.44%	6.99%	7.14%	7.84%	7.99%	6.39%	6.54%	7.77%	7.92%	8.32%	8.47%
80% - 85%	6.91%	7.06%	7.56%	7.71%	8.71%	8.86%	7.51%	7.66%	8.34%	8.49%	9.39%	9.54%
85% - 90%	7.56%	7.71%	-	-	-	-	8.21%	8.36%	-	-	-	-

# Rate Sheet

Effective 15 April 2019



## Elect Prime

LVR	Elect Prime Full Doc		Elect Prime Lo Doc		Elect Prime Full Doc		Elect Prime Lo Doc	
	≤\$1M				>\$1M			
	P&I	I/O	P&I	I/O	P&I	I/O	P&I	I/O
≤60%	4.99%	5.34%	5.09%	5.44%	5.14%	5.49%	5.24%	5.59%
60% - 70%	5.19%	5.54%	5.29%	5.64%	5.34%	5.69%	5.44%	5.79%
70% - 80%	5.44%	5.79%	5.54%	5.89%	5.59%	5.94%	5.69%	6.04%

  

LVR	Elect Prime Plus Full Doc		Elect Prime Plus Lo Doc		Elect Prime Plus Full Doc		Elect Prime Plus Lo Doc	
	≤\$1M				>\$1M			
	P&I	I/O	P&I	I/O	P&I	I/O	P&I	I/O
≤60%	5.64%	5.99%	5.89%	6.24%	5.89%	6.24%	6.14%	6.49%
60% - 70%	5.79%	6.14%	6.04%	6.39%	6.04%	6.39%	6.29%	6.64%
70% - 80%	5.99%	6.34%	6.24%	6.59%	6.24%	6.59%	6.49%	6.84%
80% - 85%	7.14%	7.49%	7.39%	7.74%	7.39%	7.74%	7.64%	7.99%

Maximum Loan amount & LVR & Security location restrictions apply. Please refer to the Product Specs sheets for more information.

## Elect Near Prime

LVR	Elect Near Prime Full Doc		Elect Near Prime Lo Doc		Elect Near Prime Full Doc		Elect Near Prime Lo Doc	
	≤\$1M				>\$1M			
	P&I	I/O	P&I	I/O	P&I	I/O	P&I	I/O
≤60%	6.24%	6.59%	6.49%	6.84%	6.49%	6.84%	6.74%	7.09%
60% - 70%	6.44%	6.79%	6.69%	7.04%	6.69%	7.04%	6.94%	7.29%
70% - 80%	6.59%	6.94%	6.84%	7.19%	6.84%	7.19%	7.09%	7.44%

For Vacant Land 1.00% loading applies to the rate

Maximum Loan amount & LVR & Security location restrictions apply. Please refer to the Product Specs sheets for more information.

## Elect Specialist

LVR	Elect Specialist Full Doc		Elect Specialist Lo Doc	
	≤\$750K			
	P&I	I/O	P&I	I/O
≤60%	7.24%	7.59%	7.49%	7.84%
60% - 70%	7.54%	7.89%	7.79%	8.14%
70% - 80%	7.84%	8.19%	8.09%	8.44%

For Vacant Land 1.00% loading applies to the rate

Maximum Loan amount & LVR & Security location restrictions apply. Please refer to the Product Specs sheets for more information.

# Lenders Risk Fees

Effective 15 April 2019



Refresh	55%	65%	70%	75%	80%	85%	90%	95%
Near Prime Clear Full Doc	0.50%	0.50%	0.50%	0.50%	0.50%	-	-	-
Near Prime Clear Full Doc Plus	0.50%	0.50%	0.50%	0.50%	0.50%	-	-	-
Near Prime Clear Lo Doc	0.65%	0.65%	1.00%	1.25%	-	-	-	-
Near Prime Clear Lo Doc Plus	0.65%	0.65%	1.00%	1.25%	-	-	-	-
Near Prime Full Doc	0.65% <b>0.00%</b>	0.65% <b>0.00%</b>	1.00% <b>0.00%</b>	1.25% <b>0.00%</b>	1.25% <b>0.63%</b>	1.55% <b>0.78%</b>	1.75% <b>0.88%</b>	2.00% <b>1.00%</b>
Near Prime Full Doc Plus	0.65% <b>0.00%</b>	0.65% <b>0.00%</b>	1.00% <b>0.00%</b>	1.25% <b>0.00%</b>	1.25% <b>0.63%</b>	1.55% <b>0.78%</b>	1.75% <b>0.88%</b>	2.00% <b>1.00%</b>
Near Prime Lo Doc	0.65% <b>0.33%</b>	0.65% <b>0.33%</b>	1.00% <b>0.50%</b>	1.25% <b>0.63%</b>	1.25% <b>0.63%</b>	1.55% <b>0.78%</b>	-	-
Near Prime Lo Doc Plus	0.65% <b>0.33%</b>	0.65% <b>0.33%</b>	1.00% <b>0.50%</b>	1.25% <b>0.63%</b>	1.25% <b>0.63%</b>	1.55% <b>0.78%</b>	-	-
Specialist Full Doc	0.65% <b>0.33%</b>	0.65% <b>0.33%</b>	1.00% <b>0.50%</b>	1.25% <b>0.63%</b>	1.25% <b>0.63%</b>	1.55% <b>0.78%</b>	1.55% <b>0.78%</b>	1.55% <b>0.78%</b>
Specialist Full Doc Plus	1.00% <b>0.50%</b>	1.25% <b>0.63%</b>	1.25% <b>0.63%</b>	1.50% <b>0.75%</b>	1.75% <b>0.88%</b>	-	-	-
Specialist Lo Doc	0.65% <b>0.33%</b>	0.65% <b>0.33%</b>	1.00% <b>0.50%</b>	1.25% <b>0.63%</b>	1.50% <b>0.75%</b>	2.00% <b>1.00%</b>	-	-
Specialist Lo Doc Plus	1.00% <b>0.50%</b>	1.25% <b>0.63%</b>	1.25% <b>0.63%</b>	1.50% <b>0.75%</b>	-	-	-	-
Breakthrough	55%	65%	70%	75%	80%	85%	90%	95%
Breakthrough / Horizon (if no LMI)	-	-	-	-	1.00%	1.00%	-	-
Lo Doc	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	-	-
Clear	0.75% <b>0.00%</b>	0.75% <b>0.00%</b>	0.75% <b>0.00%</b>	1.00%	1.00%	1.25%	1.50%	-
Clear Lo Doc	1.00% <b>0.00%</b>	1.00% <b>0.00%</b>	1.00% <b>0.00%</b>	1.25%	1.25%	1.50%	2.00%	-
Plus	0.75% <b>0.00%</b>	0.75% <b>0.00%</b>	0.75% <b>0.00%</b>	1.00%	1.00%	1.25%	1.50%	-
Plus Lo Doc	1.00% <b>0.00%</b>	1.00% <b>0.00%</b>	1.00% <b>0.00%</b>	1.25%	1.25%	1.50%	2.00%	-
Assist	0.75% <b>0.00%</b>	0.75% <b>0.00%</b>	0.75% <b>0.00%</b>	1.00%	1.00%	1.25%	1.50%	-
Assist Lo Doc	1.00% <b>0.00%</b>	1.00% <b>0.00%</b>	1.00% <b>0.00%</b>	1.25%	1.25%	1.50%	2.00%	-
Elect	60%	70%	80%	85%	-	-	-	-
Full Doc	1.25%	1.25%	1.25%	-	-	-	-	-
Lo Doc	1.25%	1.25%	1.50%	-	-	-	-	-
Plus Full Doc	1.25%	1.25%	1.50%	2.00%	-	-	-	-
Plus Lo Doc	1.25%	1.50%	1.75%	2.25%	-	-	-	-
Near Prime Full Doc	1.50%	1.50%	1.50%	-	-	-	-	-
Near Prime Lo Doc	1.75%	1.75%	1.75%	-	-	-	-	-
Specialist Full Doc	1.50%	1.50%	1.50%	-	-	-	-	-
Specialist Lo Doc	1.75%	1.75%	1.75%	-	-	-	-	-



Please note: A Risk Fee loading of 0.50% will apply on loan amounts > \$1M for all Refresh Specialist products

Refresh Near Prime/Specialist Promo (excluding Near Prime Clear): Apps received by 31/05/2019 and settled by 30/06/2019

Breakthrough Specialist \$0 Risk Fee Promo: For a limited time

# Commercial Rate Sheet

Effective 15 April 2019



## Elect Commercial

LVR	Elect Full Doc Commercial		Elect Lo Doc Commercial	
	Principal & Interest	Interest Only	Principal & Interest	Interest Only
≤65%	6.90%	7.25%	7.20%	7.55%
65% - 70%	7.10%	7.45%	7.49%	7.84%
70% - 75%	7.30%	7.65%	7.90%	8.25%

## Elect Specialist Commercial

LVR	Elect Specialist Full Doc Commercial		Elect Specialist Lo Doc Commercial	
	Principal & Interest	Interest Only	Principal & Interest	Interest Only
≤65%	7.39%	7.74%	7.80%	8.15%
65% - 70%	7.60%	7.95%	8.10%	8.45%
70% - 75%	7.80%	8.15%	-	-