

FLAGSHIP PRODUCTS

Variable

Enhance 60 00 Variable	3.14%	Owner Occupied Principal & Interest <= 60% LVR
Enhance 00 Variable	3.24%	Owner Occupied Principal & Interest 60% - 90% LVR *inclusive of LMI
Enhance INV Variable	3.47%	Investment Principal & Interest <= 90% LVR *inclusive of LMI
Enhance INV IO Variable	3.74%	Investment Interest Only <= 80% LVR
Low Rate Low Fee	3.21%	Owner Occupied Principal & Interest <= 80% LVR >= \$200 000 Pro Pack
Low Rate Low Fee INV	3.55%	Investment Principal & Interest <= 80% LVR >= \$200 000 Pro Pack

Fixed

Enhance 00 2 Years Fixed	2.94%	Owner Occupied Principal & Interest <= 90% LVR *inclusive of LMI
Enhance 00 3 Years Fixed	3.04%	Owner Occupied Principal & Interest <= 90% LVR *inclusive of LMI
Enhance INV 2 Years Fixed	3.54%	Investment Principal & Interest <= 90% LVR *inclusive of LMI
Enhance INV 3 Years Fixed	3.64%	Investment Principal & Interest <= 90% LVR *inclusive of LMI
Enhance INV I/O 2 Years Fixed	3.74%	Investment Interest only <= 80% LVR
Enhance INV I/O 3 Years Fixed	3.84%	Investment Interest only <= 80% LVR
Low Rate Low Fee 2 Year Fixed	3.09%	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 October 2019

****Internal Use Only****



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	3.74%	3.30%	4.29%	4.05%	4.16%	3.60%	4.71%	4.17%
>80% - 90% LVR Pro Pack	3.62%	3.55%	-	-	4.04%	3.97%	-	-
>90% - 95% LVR Pro Pack	4.04%	3.95%	-	-	-	-	-	-

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	3.50%	3.30%	3.40%	3.75%	3.70%	3.92%	3.72%	3.82%	4.17%	4.12%
≤80% LVR ≥ \$200K Pro Pack	3.48%	3.28%	3.38%	3.73%	3.68%	3.90%	3.70%	3.80%	4.15%	4.10%
>80% - 90% LVR Pro Pack	3.53%	3.33%	3.43%	3.78%	3.73%	3.95%	3.75%	3.85%	4.20%	4.15%
>90% - 95% LVR Pro Pack	3.78%	3.58%	3.68%	4.03%	3.98%	-	-	-	-	-

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	4.05%	3.85%	3.95%	4.30%	4.25%	4.47%	4.27%	4.37%	4.72%	4.67%
≤80% LVR ≥ \$200K Pro Pack	4.03%	3.83%	3.93%	4.28%	4.23%	4.45%	4.25%	4.35%	4.70%	4.65%

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

Advance Promo: No Annual Fee for Pro Pack until further notice

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	3.47%	4.52%	3.67%	-	3.67%	3.87%	4.12%	4.07%	-

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	3.66%	3.50%	3.57%	4.06%	4.16%	3.96%	3.70%	3.82%	4.26%	4.36%

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%	4.15%	3.99%	4.01%	4.76%	4.86%

Rate Sheet

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****Internal Use Only****



Refresh

Type	Product	up to 55%	>55% - 65%	>65% - 70%	>70% - 75%	>75% - 80%	>80% - 85%	>85% - 90%	>90% - 95%
Prime	Refresh	3.39%	3.39%	3.39%	3.39%	3.39%	4.26%	4.56%	4.96%
Prime	Refresh (Construction)	4.06%	4.32%	4.36%	4.36%	4.75%	4.81%	5.07%	5.31%
Prime	Refresh Plus	4.14%	4.14%	4.14%	4.33%	4.33%	4.48%	4.93%	5.19%
Prime	Refresh Plus (Construction)	4.77%	4.77%	4.77%	4.90%	-	-	-	-
Prime	Refresh Lo Doc	3.86%	4.66%	4.96%	5.06%	5.36%	-	-	-
Prime	Refresh Lo Doc Plus	4.86%	4.88%	5.26%	5.51%	5.51%	-	-	-
Near Prime Clear	Refresh Near Prime Clear	4.39%	4.49%	4.59%	4.79%	4.89%	-	-	-
Near Prime Clear	Refresh Near Prime Clear Plus	4.69%	4.79%	4.89%	5.09%	5.19%	-	-	-
Near Prime Clear	Refresh Near Prime Clear Lo Doc	4.84%	4.84%	4.94%	5.04%	-	-	-	-
Near Prime Clear	Refresh Near Prime Clear Lo Doc Plus	5.14%	5.14%	5.24%	5.34%	-	-	-	-
Near Prime	Refresh Near Prime	4.50%	4.50%	4.69%	4.69%	5.03%	5.33%	6.03%	7.03%
Near Prime	Refresh Near Prime Plus	4.65%	4.65%	4.84%	4.84%	5.18%	5.48%	6.18%	7.18%
Near Prime	Refresh Near Prime Lo Doc	4.83%	4.83%	5.03%	5.53%	5.73%	7.03%	-	-
Near Prime	Refresh Near Prime Lo Doc Plus	4.98%	4.98%	5.18%	5.68%	5.88%	7.18%	-	-
Specialist	Refresh Specialist	5.76%	5.76%	5.96%	6.16%	6.31%	6.81%	7.91%	8.11%
Specialist	Refresh Specialist Plus	6.06%	6.26%	6.46%	6.91%	7.11%	-	-	-
Specialist	Refresh Specialist Lo Doc	5.91%	5.91%	6.31%	6.51%	7.01%	7.71%	-	-
Specialist	Refresh Specialist Lo Doc Plus	6.31%	6.31%	6.71%	7.16%	-	-	-	-

Rate Sheet

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****Internal Use Only****



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%	3.59%	3.79%	3.69%	3.89%	-	-	-	-	4.63%	4.78%	4.62%	4.77%	-	-
70% - 80%	3.59%	3.79%	3.69%	3.89%	-	-	-	-	4.63%	4.78%	4.72%	4.87%	-	-
80% - 90%	3.86%	-	3.96%	-	-	-	4.51%	-	4.83%	-	-	-	-	-
90% - 95%	4.06%	-	4.16%	-	4.61%	-	-	-	5.03%	-	-	-	-	-
≥95%	-	-	-	-	5.25%	-	-	-	-	-	-	-	-	-

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%	3.89%	4.09%	3.99%	4.19%	-	-	-	-	4.93%	5.08%	4.92%	5.07%	5.39%	5.59%
70% - 80%	3.89%	4.09%	3.99%	4.19%	-	-	-	-	4.93%	5.08%	5.02%	5.17%	-	-
80% - 90%	4.16%	4.31%	4.26%	4.41%	-	-	4.76%	4.91%	5.13%	5.28%	-	-	-	-
90% - 95%	4.36%	4.51%	4.46%	4.61%	-	-	-	-	5.33%	5.48%	-	-	-	-
≥95%	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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%	4.22%	4.37%	5.54%	5.69%	6.52%	6.67%	4.62%	4.77%	5.85%	6.00%	6.80%	6.95%
70% - 80%	4.44%	4.59%	6.07%	6.22%	7.17%	7.32%	5.09%	5.24%	6.85%	7.00%	7.65%	7.80%
80% - 85%	5.94%	-	6.64%	-	8.04%	-	6.14%	-	7.42%	-	8.72%	-
85% - 90%	6.64%	-	-	-	-	-	6.84%	-	-	-	-	-

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%	4.52%	4.67%	5.84%	5.99%	6.82%	6.97%	4.92%	5.07%	6.15%	6.30%	7.10%	7.25%
70% - 80%	4.74%	4.89%	6.37%	6.52%	7.47%	7.62%	5.39%	5.54%	7.15%	7.30%	7.95%	8.10%
80% - 85%	6.24%	6.39%	6.94%	7.09%	8.34%	8.49%	6.44%	6.59%	7.72%	7.87%	9.02%	9.17%
85% - 90%	6.94%	7.09%	-	-	-	-	7.14%	7.29%	-	-	-	-

Rate Sheet

****Internal Use Only****



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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%	4.34%	4.69%	4.44%	4.79%	4.34%	4.69%	4.44%	4.79%
60% - 70%	4.54%	4.89%	4.64%	4.99%	4.54%	4.89%	4.64%	4.99%
70% - 80%	4.84%	5.19%	4.94%	5.29%	4.84%	5.19%	4.94%	5.29%

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%	4.89%	5.24%	5.14%	5.49%	4.89%	5.24%	5.14%	5.49%
60% - 70%	5.04%	5.39%	5.29%	5.64%	5.04%	5.39%	5.29%	5.64%
70% - 80%	5.34%	5.69%	5.59%	5.94%	5.34%	5.69%	5.59%	5.94%
80% - 85%	6.49%	6.84%	6.74%	7.09%	6.49%	6.84%	6.74%	7.09%

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%	5.49%	5.84%	5.74%	6.09%	5.49%	5.84%	5.74%	6.09%
60% - 70%	5.69%	6.04%	5.94%	6.29%	5.69%	6.04%	5.94%	6.29%
70% - 80%	5.94%	6.29%	6.19%	6.54%	5.94%	6.29%	6.19%	6.54%

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%	6.29%	6.64%	6.54%	6.89%
60% - 70%	6.69%	7.04%	6.94%	7.29%
70% - 80%	7.19%	7.54%	7.44%	7.79%

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

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****Internal Use Only****



Refresh	55%	65%	70%	75%	80%	85%	90%	95%
Near Prime Clear Full Doc	0.90%	0.90%	1.00%	1.00%	1.10%	-	-	-
Near Prime Clear Full Doc Plus	0.90%	0.90%	1.00%	1.00%	1.10%	-	-	-
Near Prime Clear Lo Doc	1.00%	1.00%	1.00%	1.25%	-	-	-	-
Near Prime Clear Lo Doc Plus	1.00%	1.00%	1.00%	1.25%	-	-	-	-
Near Prime Full Doc	0.65%	0.65%	1.10%	1.35%	1.35%	1.65%	1.85%	2.50%
Near Prime Full Doc Plus	0.65%	0.65%	1.10%	1.35%	1.35%	1.65%	1.85%	2.50%
Near Prime Lo Doc	0.65%	0.65%	1.10%	1.35%	1.35%	1.65%	-	-
Near Prime Lo Doc Plus	0.65%	0.65%	1.10%	1.35%	1.35%	1.65%	-	-
Specialist Full Doc	0.65%	0.65%	1.10%	1.35%	1.60%	2.10%	2.10%	2.50%
Specialist Full Doc Plus	1.00%	1.25%	1.35%	1.60%	1.85%	-	-	-
Specialist Lo Doc	0.65%	0.65%	1.35%	1.60%	1.85%	2.10%	-	-
Specialist Lo Doc Plus	1.25%	1.25%	1.60%	1.85%	-	-	-	-
Breakthrough	55%	65%	70%	75%	80%	85%	90%	95%
Breakthrough / Horizon (if no LMI)	-	-	-	-	-	-	-	-
Lo Doc	1.00% 0.50%	1.00% 0.50%	1.00% 0.50%	1.00%	1.00%	-	-	-
Clear	0.75%	0.75%	0.75%	1.00%	1.00%	1.25%	1.50%	-
Clear Lo Doc	1.00%	1.00%	1.00%	1.25%	1.25%	1.50%	2.00%	-
Plus	0.75%	0.75%	0.75%	1.00%	1.00%	1.25%	1.50%	-
Plus Lo Doc	1.00%	1.00%	1.00%	1.25%	1.25%	1.50%	2.00%	-
Assist	0.75%	0.75%	0.75%	1.00%	1.00%	1.25%	1.50%	-
Assist Lo Doc	1.00%	1.00%	1.00%	1.25%	1.25%	1.50%	2.00%	-
Elect	60%	70%	80%	85%	-	-	-	-
Full Doc	1.00%	1.00%	1.00%	-	-	-	-	-
Lo Doc	1.00%	1.00%	1.25% 1.00%	-	-	-	-	-
Plus Full Doc	1.00%	1.00% 0.75%	1.00% 0.75%	1.75%	-	-	-	-
Plus Lo Doc	1.00%	1.25% 1.00%	1.50% 1.00%	2.00%	-	-	-	-
Near Prime Full Doc	1.25% 0.75%	1.25% 0.75%	1.25% 0.75%	-	-	-	-	-
Near Prime Lo Doc	1.50% 1.00%	1.50% 1.00%	1.50% 1.00%	-	-	-	-	-
Specialist Full Doc	1.25% 0.75%	1.25% 0.75%	1.25% 0.75%	-	-	-	-	-
Specialist Lo Doc	1.50% 1.00%	1.50% 1.00%	1.25% 1.00%	-	-	-	-	-

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) available for a Limited Time

Elect Risk Fee Promo: Limited time only | Breakthrough Risk Fee Promo: For a Limited Time

Elect Commercial

LVR	Elect Full Doc Commercial		Elect Lo Doc Commercial	
	Principal & Interest	Interest Only	Principal & Interest	Interest Only
≤55%	5.20%	5.20%	5.60%	5.60%
55% - 65%	5.80%	5.80%	6.00%	6.00%
65% - 70%	6.10%	6.10%	6.30%	6.30%
70% - 75%	6.50%	6.50%	6.90%	6.90%

Elect Specialist Commercial

LVR	Elect Specialist Full Doc Commercial		Elect Specialist Lo Doc Commercial	
	Principal & Interest	Interest Only	Principal & Interest	Interest Only
≤55%	6.34%	6.34%	6.75%	6.75%
55% - 65%	6.65%	6.65%	6.90%	6.90%
65% - 70%	6.90%	6.90%	7.25%	7.25%
70% - 75%	7.05%	7.05%	-	-