

Effective from **01-May-2024** for new applications.

Residential Products	Funder	Commission incl GST		Clawback Period		
		Upfront	Trail	12 Mths	18 Mths	24 Mths
CABERNET Full Doc (incl SMSF)	Origin MMS	0.660%	0.165%	100%	75%	75%
GREEN Full Doc	Sintex	0.660%	0.165%	100%	75%	50%
NAVY Prime Loans (incl Altdoc & FD)	BC Invest	0.660%	0.165%	100%	50%	Nil
Navy Near Prime Loans (incl Altdoc, FD, SMSF)	BC Invest	0.660%	0.110%	100%	Nil	Nil
NAVY SMSF & Xpat	BC Invest	0.660%	0.165%	Nil	Nil	Nil
OCEAN (incl SMSF)	ORDE	0.550%	0.220%	Nil	Nil	Nil
OCEAN - Bridging loans^^	ORDE	0.550%	0.165%	Nil	Nil	Nil
ORANGE - all products <i>(Removed April 2024)</i>	Resimac	n/a	n/a	100%	50%	50%
PURPLE Altdoc Loans (excl Season Special OO)	La Trobe	0.660%	0.165%	Nil	Nil	Nil
PURPLE Construction Loans (incl FD & Altdoc)	La Trobe	0.660%	0.165%	Nil	Nil	Nil
PURPLE Full Doc Loans	La Trobe	0.660%	0.165%	Nil	Nil	Nil
PURPLE SMSF - Residential (Altdoc & Full Doc)	La Trobe	0.660%	0.165%	Nil	Nil	Nil
PURPLE Season Special OO (Full Doc & Altdoc)	La Trobe	0.550%	0.165%	Nil	Nil	Nil
PURPLE Relocation^^- End Debt or Nil End Debt	La Trobe	0.550%	0.000%	Nil	Nil	Nil
RED - all Residential Loans (Altdoc & Full Doc)	RedZed	0.550%	0.088%	Diminishing by 1/24th per month over 24 mths		

^^Note 1: The Ocean Bridging Loan and Purple Relocation Loan pay Upfront Commission on the PEAK Debt.

[Click here](#) to access the current schedule on our website

All rates (Residential and Commercial) are inclusive of GST.

Upfront Commission: Paid 26th Monthly
Trail Commission: Paid 26th Monthly

Commercial Products	Funder	Commission incl GST		Clawback Period		
		Upfront	Trail	12 Mths	18 Mths	24 Mths
CABERNET Commercial SMSF	Origin MMS	0.660%	0.165%	100%	75%	75%
NAVY Commercial (incl SMSF)	BC Invest	0.660%	0.165%	Nil	Nil	Nil
OCEAN Commercial (incl SMSF)	ORDE	0.550%	0.200%	Nil	Nil	Nil
PURPLE Commercial (incl SMSF)	La Trobe	0.550%	0.165%	Nil	Nil	Nil
PURPLE Commercial Development	La Trobe	0.550%	0.000%	Nil	Nil	Nil
RED Commercial (incl SMSF)	RedZed	0.550%	0.165%	Nil	Nil	Nil

Upfront & Trail Commissions will be negotiated on a case by case basis depending the broker's requirement for (A) Upfront (B) Trail or (C) Upfront and Trail.

Fee for Service: Fee for Service is available on some Commercial loans - refer to your BDM regarding restrictions.

All rates (Residential and Commercial) are inclusive of GST.