

HOME LOANS - OO P&I

Rates are subject to change at any time without notice.

Max. Loan*

PRODUCT	LOAN NAME	NCB	50%	60%	65%	70%	75%	80%	85%	90%	95%	98%	Max Loan
CABERNET	Flexi Home	-		2.29%	2.39%	2.39%	2.49%	2.49%	2.99%	2.99%	-		\$ 1,000,000
CABERNET	Flexi Home - 1 Yr Fixed	-		2.99%	3.09%	3.09%	3.19%	3.19%	3.69%	3.69%	-		\$ 1,000,000
CABERNET	Flexi Home - 2 Yr Fixed	-		3.69%	3.79%	3.79%	3.89%	3.89%	4.39%	4.39%	-		\$ 1,000,000
CABERNET	Flexi Home - 3 Yr Fixed	-		4.39%	4.49%	4.49%	4.59%	4.59%	5.59%	5.59%	-		\$ 1,000,000
CABERNET	Flexi Home - 5 Yr Fixed	-		5.29%	5.39%	5.39%	5.49%	5.49%	5.99%	5.99%	-		\$ 1,000,000
CABERNET	Flexi Home Max	-		2.59%	2.69%	2.69%	2.79%	2.79%	3.29%	3.29%	-		\$ 2,000,000
CABERNET	Flexi Home Max - 1 Yr Fixed	-		3.29%	3.39%	3.39%	3.49%	3.49%	3.99%	3.99%	-		\$ 2,000,000
CABERNET	Flexi Home Max - 2 Yr Fixed	-		3.99%	4.09%	4.09%	4.19%	4.19%	4.69%	4.69%	-		\$ 2,000,000
CABERNET	Flexi Home Max - 3 Yr Fixed	-		4.69%	4.79%	4.79%	4.89%	4.89%	5.39%	5.39%	-		\$ 2,000,000
CABERNET	Flexi Home Max - 5 Yr Fixed	-		5.59%	5.69%	5.69%	5.79%	5.79%	6.29%	6.29%	-		\$ 2,000,000
CABERNET	FlexiBuild	-		2.59%	2.69%	2.69%	2.79%	2.79%	3.29%	3.29%	-		\$ 1,000,000
CABERNET	FlexiBuild - 1 Yr Fixed	-		3.29%	3.39%	3.39%	3.49%	3.49%	3.99%	3.99%	-		\$ 1,000,000
CABERNET	FlexiBuild - 2 Yr Fixed	-		3.99%	4.09%	4.09%	4.19%	4.19%	4.69%	4.69%	-		\$ 1,000,000
CABERNET	FlexiBuild Max	-		2.89%	2.99%	2.99%	3.09%	3.09%	3.59%	3.59%	-		\$ 1,500,000
CABERNET	FlexiBuild Max 1 Yr Fixed	-		2.99%	3.19%	3.19%	3.29%	3.29%	3.79%	3.79%	-		\$ 1,500,000
CABERNET	FlexiBuild Max 2 Yr Fixed	-		3.59%	3.69%	3.69%	3.79%	3.79%	4.29%	4.29%	-		\$ 1,500,000
GREEN	House Special OO	-		2.65%	2.65%	2.65%	2.65%	2.65%	-				\$ 650,000
GREEN	Promo OO	-		2.80%	2.80%	2.80%	2.80%	2.80%	-				\$ 1,000,000
GREEN	Acres	-						2.88%	3.33%	3.33%	3.33%		\$ 1,000,000
OCEAN	Diamond	✓			2.99%	3.19%	3.19%	3.34%	-				\$ 1,000,000
OCEAN	Diamond Mid	✓			2.99%	3.19%	3.19%	3.34%	-				\$ 1,500,000
OCEAN	Diamond Land	✓			5.49%	5.69%	5.69%	-					\$ 1,000,000
OCEAN	Emerald	NP - DBR	✓		3.14%	3.29%	3.29%	3.49%	-				\$ 1,000,000
OCEAN	Emerald Mid	✓			3.14%	3.29%	3.29%	3.49%	-				\$ 1,500,000
OCEAN	Emerald Max	✓			3.64%	4.29%	4.29%						\$ 2,000,000
OCEAN	Emerald Land	✓			5.64%	5.79%	5.79%	-					\$ 1,000,000
OCEAN	Onyx	Discharged Bankrupts NP+	✓		3.95%	4.20%	4.20%	4.45%	-				\$ 1,000,000
ORANGE	85 No LMI	-							3.49%	-			\$ 1,100,000
ORANGE	Basic	-				2.44%	2.54%	2.54%	3.09%	3.09%	3.29%		\$ 2,000,000
ORANGE	Flame 95 & 98	Non Gen Savings	-							-	3.59%	3.59%	\$ 1,150,000
ORANGE	Lifestyle	DBR Day 1, Defaults	-			3.37%		3.59%	4.64%	5.34%	-		\$ 2,000,000
PURPLE	Prime Special	✓			2.79%		2.99%	3.29%	-				\$ 2,000,000
PURPLE	Relocation	✓			5.99%		6.29%	6.49%					\$ 2,000,000
PURPLE	Relocation Max	✓			6.49%		6.99%	-					\$ 5,000,000
RedZed	SE Prime	-	2.39%	2.44%	2.44%	2.44%	2.54%	2.54%	4.29%	-			\$ 1,500,000
RedZed	Reward	✓	3.15%	3.19%	3.39%	3.49%	3.55%	3.59%	-				\$ 1,500,000
RedZed	Recharge	✓	4.79%	4.89%	5.09%	5.49%	5.79%	6.09%	-				\$ 1,750,000
RedZed	Recharge Land	✓	5.79%	5.89%	6.09%	6.49%	6.79%	-	-				\$ 750,000

HOME LOANS - INV P&I

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PRODUCT	LOAN NAME			50%	60%	65%	70%	75%	80%	85%	90%	95%		Max Loan*
CABERNET	Flexi Investor		-		2.59%	2.69%	2.69%	2.79%	2.79%	3.19%	3.19%	-		\$ 1,000,000
CABERNET	Flexi Investor - 1 Yr Fixed		-		2.99%	3.09%	3.09%	3.19%	3.19%	3.69%	3.69%	-		\$ 1,000,000
CABERNET	Flexi Investor - 2 Yr Fixed		-		3.69%	3.79%	3.79%	3.89%	3.89%	4.39%	4.39%	-		\$ 1,000,000
CABERNET	Flexi Investor - 3 Yr Fixed		-		4.39%	4.49%	4.49%	4.59%	4.59%	5.59%	5.59%	-		\$ 1,000,000
CABERNET	Flexi Investor - 5 Yr Fixed		-		5.29%	5.39%	5.39%	5.49%	5.49%	5.99%	5.99%	-		\$ 1,000,000
CABERNET	Flexi Investor Max		-		2.89%	2.99%	2.99%	3.09%	3.09%	3.49%	3.49%	-		\$ 2,000,000
CABERNET	Flexi Investor Max - 1 Yr Fixed		-		3.49%	3.59%	3.59%	3.69%	3.69%	4.19%	4.19%	-		\$ 2,000,000
CABERNET	Flexi Investor Max - 2 Yr Fixed		-		4.19%	4.29%	4.29%	4.39%	4.39%	4.89%	4.89%	-		\$ 2,000,000
CABERNET	Flexi Investor Max - 3 Yr Fixed		-		4.89%	4.99%	4.99%	5.09%	5.09%	5.59%	5.59%	-		\$ 2,000,000
CABERNET	Flexi Investor Max - 5 Yr Fixed		-		5.79%	5.89%	5.89%	5.99%	5.99%	6.49%	6.49%	-		\$ 2,000,000
CABERNET	FlexiBuild		-		2.79%	2.89%	2.89%	2.99%	2.99%	3.49%	3.49%	-		\$ 1,000,000
CABERNET	FlexiBuild - 1 Yr Fixed		-		3.49%	3.59%	3.59%	3.69%	3.69%	4.19%	4.19%	-		\$ 1,000,000
CABERNET	FlexiBuild - 2 Yr Fixed		-		4.19%	4.29%	4.29%	4.39%	4.39%	4.89%	4.89%	-		\$ 1,000,000
CABERNET	FlexiBuild Max		-		2.99%	3.19%	3.19%	3.29%	3.29%	3.79%	3.79%	-		\$ 1,500,000
CABERNET	FlexiBuild Max 1 Yr Fixed		-		3.69%	3.89%	3.89%	3.99%	3.99%	4.49%	4.49%	-		\$ 1,500,000
CABERNET	FlexiBuild Max 2 Yr Fixed		-		4.39%	4.59%	4.59%	4.69%	4.69%	5.19%	5.19%	-		\$ 1,500,000
GREEN	Acres		-		3.13%	3.13%	3.13%	3.13%	3.13%	-				\$ 1,000,000
OCEAN	Diamond		✓			2.99%	3.19%	3.19%	3.34%	-				\$ 1,000,000
OCEAN	Diamond Mid		✓			2.99%	3.19%	3.19%	3.34%	-				\$ 1,500,000
OCEAN	Emerald	NP - DBR	✓			3.14%	3.29%	3.29%	3.49%	-				\$ 1,000,000
OCEAN	Emerald Mid		✓			3.14%	3.29%	3.29%	3.49%	-				\$ 1,500,000
OCEAN	Emerald Max		✓			3.64%	4.29%	4.29%						\$ 2,000,000
OCEAN	Onyx	Discharged Bankrupts	✓			3.95%	4.20%	4.20%	4.45%	-				\$ 1,000,000
OCEAN	Non Resident		✓	5.25%	(To 55%)		5.60%	5.90%	-					\$ 1,000,000
OCEAN	Xpat		✓	5.25%	(To 55%)		5.60%	5.90%	-					\$ 1,000,000
OCEAN	Diamond Land	Vacant Land Only	✓			5.49%	5.69%	5.69%	-					\$ 1,000,000
OCEAN	Emerald Land	Vacant Land Only	✓			5.64%	5.79%	5.79%	-					\$ 1,000,000
OCEAN	Onyx Land	Vacant Land Only	✓			6.45%	6.70%	6.70%	-					\$ 1,000,000
ORANGE	85 No LMI		-							3.74%	-			\$ 1,100,000
ORANGE	Basic		-				2.69%		2.79%		3.34%	3.54%		\$ 2,000,000
ORANGE	Xpat		-				2.69%							\$ 700,000
ORANGE	Lifestyle	DBR Day 1, Defaults	-				3.67%	3.89%	3.89%	4.94%	5.64%	-		\$ 2,000,000
PURPLE	Prime (Land)	Vacant Land Only	✓	6.99%	6.99%	6.99%	-							\$ 2,000,000
RedZed	SE Prime		-	2.54%	2.59%	2.59%	2.59%	2.69%	2.69%	4.44%	-			\$ 1,500,000
RedZed	Reward		✓	3.30%	3.34%	3.54%	3.64%	3.70%	3.74%	-				\$ 1,500,000
RedZed	Recharge		✓	4.94%	5.04%	5.24%	5.64%	5.94%	6.24%	-				\$ 1,750,000
RedZed	Recharge Land		✓	5.79%	5.89%	6.09%	6.49%	6.79%	-	-				\$ 750,000
RedZed	Xpat Prime		✓	2.54%	2.59%	2.59%	2.59%	2.69%	2.69%					\$ 1,500,000

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SMSF Residential LOANS - INV P&I

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PRODUCT	LOAN NAME			50%	55%	60%	65%	70%	75%	80%		Max Term	Max Loan
CABERNET	Flex SMSF (resi)		-			3.55%	3.65%	3.75%	3.85%	3.95%		30 Yrs	\$ 3,000,000
CABERNET	Flex SMSF - 1 Yr Fixed		-			4.25%	4.26%	4.36%	4.46%	4.56%		30 Yrs	\$ 3,000,000
CABERNET	Flex SMSF - 2 Yr Fixed		-			4.65%	4.66%	4.76%	4.86%	4.96%		30 Yrs	\$ 3,000,000
CABERNET	Flex SMSF - 3 Yr Fixed		-			4.99%	5.06%	5.16%	5.26%	5.36%		30 Yrs	\$ 3,000,000
GREEN	Resi SMSF		-				4.69%	4.69%	4.69%	4.69%		30 Yrs	\$ 3,000,000
OCEAN	SMSF - Resi Diamond		✓				3.79%	3.99%	3.99%	4.19%		30 Yrs	\$ 1,250,000
OCEAN	SMSF - Resi Emerald		✓				4.69%	5.09%	5.09%	5.34%		30 yrs	\$ 1,250,000
PURPLE	Clear SMSF Metro	Same rates for Altdoc	✓				4.49%	4.79%	4.79%	4.89%		30 Yrs	\$ 1,500,000
PURPLE	Prime SMSF Metro		✓				5.74%	5.94%	5.94%	6.04%		30 Yrs	\$ 1,500,000
PURPLE	Clear SMSF MReg		✓				5.49%	5.79%	5.79%	5.89%		30 Yrs	\$ 1,500,000
PURPLE	Prime SMSF MReg		✓				5.69%	5.99%	5.99%	6.09%		30 Yrs	\$ 1,500,000

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HOME LOANS - OO P&I (Full Doc)

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PRODUCT	LOAN NAME			50%	60%	65%	70%	75%	80%	85%	90%	95%		98%
CABERNET	Flexi Home		-		2.57%	2.67%	2.67%	2.67%	2.67%	3.66%	3.66%	-		
CABERNET	Flexi Home - 1 Yr Fixed		-		3.26%	3.36%	3.36%	3.45%	3.45%	4.33%	4.33%	-		
CABERNET	Flexi Home - 2 Yr Fixed		-		3.95%	4.04%	4.04%	4.14%	4.14%	5.00%	5.00%	-		
CABERNET	Flexi Home - 3 Yr Fixed		-		4.63%	4.73%	4.73%	4.83%	4.83%	6.16%	6.16%	-		
CABERNET	Flexi Home - 5 Yr Fixed		-		5.52%	5.62%	5.62%	5.72%	5.72%	6.21%	6.21%	-		
CABERNET	Flexi Home Max		-		2.87%	2.97%	2.97%	3.06%	3.06%	3.95%	3.95%	-		
CABERNET	Flexi Home Max - 1 Yr Fixed		-		3.55%	3.65%	3.65%	3.75%	3.75%	4.62%	4.62%	-		
CABERNET	Flexi Home Max - 2 Yr Fixed		-		4.24%	4.34%	4.34%	4.44%	4.44%	5.29%	5.29%	-		
CABERNET	Flexi Home Max - 3 Yr Fixed		-		4.93%	5.03%	5.03%	5.13%	5.13%	5.97%	5.97%	-		
CABERNET	Flexi Home Max - 5 Yr Fixed		-		5.82%	5.91%	5.91%	6.01%	6.01%	6.85%	6.85%	-		
CABERNET	FlexiBuild		-		3.32%	3.41%	3.41%	3.51%	3.51%	3.98%	3.98%	-		
CABERNET	FlexiBuild - 1 Yr Fixed		-		3.98%	4.08%	4.08%	4.17%	4.17%	4.65%	4.65%	-		
CABERNET	FlexiBuild - 2 Yr Fixed		-		4.65%	4.74%	4.74%	4.84%	4.84%	5.32%	5.32%	-		
CABERNET	FlexiBuild Max		-		3.60%	3.70%	3.70%	3.79%	3.79%	4.27%	4.27%	-		
CABERNET	FlexiBuild Max 1 Yr Fixed		-		4.27%	4.36%	4.36%	4.46%	4.46%	4.93%	4.93%	-		
CABERNET	FlexiBuild Max 2 Yr Fixed		-		4.93%	5.03%	5.03%	5.13%	5.13%	5.61%	5.61%	-		
GREEN	House Special OO		-		2.83%	2.83%	2.83%	2.83%	2.83%	-				
GREEN	Promo OO		-		2.98%	2.98%	2.98%	2.98%	2.98%	-				
GREEN	Acres		-						3.06%	3.06%	3.06%	3.06%		
OCEAN	Diamond		✓			3.15%	3.25%	3.25%	3.41%	-				
OCEAN	Diamond Mid		✓			3.15%	3.25%	3.25%	3.41%	-				
OCEAN	Emerald		✓			3.21%	3.36%	3.36%	3.56%	-				
OCEAN	Emerald Mid		✓			3.21%	3.36%	3.36%	3.56%	-				
OCEAN	Emerald Max		✓			3.71%	4.36%	4.36%	-					
ORANGE	85 No LMI		-							3.53%				
ORANGE	Basic		-				2.48%		2.58%		3.13%	3.33%		
ORANGE	Flame	Non Gen - Max \$1.15m	-									3.63%	3.63%	
ORANGE	Lifestyle		-				3.47%		3.69%	4.74%	5.44%			
PURPLE	Prime Special		✓			3.08%		3.27%	3.57%					
PURPLE	Relocation (\$1.5m)		✓			6.25%		6.54%						
PURPLE	Relocation (\$2.5m)		✓			6.74%		7.23%						
RedZed	SE Prime		-	2.71%	2.76%	2.76%	2.76%	2.86%	2.86%	4.69%				
RedZed	Reward		✓	3.52%	3.56%	3.76%	3.86%	3.92%	3.96%	3.96%				
RedZed	Recharge		✓	5.20%	5.30%	5.50%	5.90%	6.20%	6.50%					

