



# ALTD OC MATRIX - Impaired

01-February-2022

	Ocean Onyx	Ocean Specialist	Orange Lifestyle	Orange Plus	Purple Prime	Purple Lifestyle	RedZed Reward	RedZed Recharge
<b>INCOME &amp; LVR:</b>								
<b>ABN</b>	<b>12 Months</b>	<b>12 Months</b>	<b>12 Months</b>	<b>6 Months</b>	<b>12 Months</b>	<b>6 months</b>	<b>12 Months</b>	<b>12 Months</b>
<b>GST Registered</b>	6 months	6 months	>\$75k t/o	>\$75k t/o	<b>1 Day</b>	<b>1 Day</b>	>\$75k t/o	>\$75k t/o
<b>Min. Income Requirements</b>	<i>Self Cert plus one of Accts Dec, 6 mths BAS or 6mths Bank Statements</i>	<i>Self Cert plus one of Accts Dec, 6 mths BAS or 6mths Bank Statements</i>	Any 1 of Accts Dec, 6 mths BAS or 3 mths trading statements.	6 mths BAS or 3 mths trading statements.	Any 1 of Accts Dec, 1 Yr BAS or 1 Yr statements.	Any 1 of Accts Dec, 6m BAS or 6m statements.	Any 1 of Accts Dec, 6 mths BAS or 6 mths trading statements.	Any 1 of Accts Dec, 6 mths BAS or 6 mths trading statements.
<b>Accountants Declaration</b>	Yes	Yes	Yes	N/A	Yes	Yes	Yes	Yes
<b>Acct: Min. Period with Acct</b>	1 Yr	1 Yr	1 Yr	1 Yr	<b>1 Day</b>	<b>1 Day</b>	1 Yr**	1 Yr**
<b>BAS Statements Req'd</b>	6 Mths	6 Mths	6 Mths	6 Mths	12 months	6 Mths	6 Mths	6 Mths
<b>Trading Statements</b>	6 Mths	6 Mths	<b>3 Mths</b>	<b>3 Mths</b>	12 months	6 Mths	6 Mths	6 Mths
<b>ATO Debt</b>	Refer if arrangement to remain.	Refer if arrangement to remain.	Must payout in full	Must payout in full	Must payout in full	Must payout in full	Must payout in full	Must payout in full
<b>Business Debts/Purposes</b>	100%	100%	Max 80%	Max 80%	100%	100%	Max 85%	Max 85%
<b>Cash Out</b>	Unlimited to 80%	Unlimited to 80%	Unlimited to 80%	Unlimited to 80%	Unlimited to 80% with reasonable justification	Unlimited to 80% with reasonable justification	Max \$250k Stated Purpose Only;	Max \$250k Stated Purpose Only;
<b>Max LVR - Purchases O/O</b>	80%	80%	<b>90% Incl</b>	85% Incl	80% Incl	80% Incl	80% + Cap	80% Incl
<b>Max LVR - Purchases Inv</b>	80%	80%	<b>90% Incl</b>	85% Incl	80% Incl	80% Incl	80% + Cap	80% Incl
<b>Max LVR - Refinances</b>	80%	80%	85% Incl	85% Incl	80% Incl	80% Incl	80% + Cap	80% Incl
<b>Max LVR - Construction</b>	N/A	N/A	N/A	N/A	N/A	<b>80%</b>	N/A	N/A
<b>Max LVR - Vacant Land</b>	75% LVR 1 acre Metro; Refer 5 acres (Max Loan \$1m)	N/A	N/A	N/A	Max 65% LVR year Term) (2	Max 65% LVR year Term) (2	N/A	Cat 1 Only Max 75%; \$750k 1 acre; Rate Loading 1.0%
<b>Risk Fee</b>	No Risk Fee	No Risk Fee	Risk Fee on all	Risk Fee on all	App Fee - All	App Fee - All	Risk Fee on all	Risk Fee on all
<b>Cap LMI / LPF/MRF</b>	80% Incl	80% Incl	80% + cap	80% + cap	80% Incl	80% Incl	80% + Cap	80% Incl
<b>Min. Loan Size</b>	\$100,000	\$100,000	\$50,000	\$50,000	\$300,000	\$300,000	\$100,000	\$100,000
<b>Max. Loan Size:</b> <i>Single Security =(1); Multiple Securities =(2)</i>	\$1.5m @ 80%	\$1.0m @ 80% (\$1.25m @ 75%)	\$2.5m @ 65% \$2.0m @ 70% \$1.75m @ 75% \$1.25m @ 80% \$1.0m @ 85% \$750k @ 90%	\$1.5m @ 75% \$1.0m @ 80% \$750k @ 85%	\$2.0m @ 80%; <b>\$5.0m @ 75%;</b>	\$2.0m @ 80%; <b>\$5.0m @ 75%;</b>	\$1.5m @ 80%	<b>\$1.75m @ 80%</b> (\$750k @ 75% Vacant Land)

	Ocean Onyx	Ocean Specialist	Orange Lifestyle	Orange Plus	Purple Prime	Purple Lifestyle	RedZed Reward	RedZed Recharge
<b>SECURITY:</b>								
<b>Acreage (houses)</b>	Refer	Refer	Max 10ha	Max 10ha	Max 100 acres	Max 100 acres	Max 15 acres	Max 15 acres
<b>Cat 1 + Cat 2 Locations</b>	Yes	Yes	Yes	Yes	Yes	Yes	Cat 1 & 2 only	Yes
<b>Cat 3 + Cat 4 Locations</b>	Refer	Refer	Max 70% Cat 3	Max 70% Cat 3	<b>Cat 3 LMI OK</b>	<b>Cat 3 LMI OK</b>	<b>N/A</b>	<b>Cat 3 = Max 75%</b>
<b>Exclusions</b>	Air BnB or UBER on Full Doc only.	Air BnB or UBER on Full Doc only.	No Air BnB, No Developers, No Kiwis in NZ, (Uber OK)	No Air BnB, No Developers, No Kiwis in NZ, (Uber OK)	Mining Towns, Population <2k in Pcode	Mining Towns, Population <2k in Pcode		
<b>GENERAL:</b>								
<b>100% Offset</b>	<b>N/A</b>	<b>N/A</b>	<b>Yes - No Fee</b>	<b>Yes - No Fee</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>Fixed Rates</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>Assessed @</b>	RTB +2.5%	RTB +2.5%	RTB +2.0% & \$200	RTB +2.0% & \$200	RTB +2.0%	RTB +2.0%	Rate + 2.0%	Rate + 2.0%
<b>Income Used:</b>	Logic Test (BAS calcs)	Logic Test (BAS calcs)	Logic Test (BAS calcs)	Logic Test (BAS calcs)	Logic Test (BAS calcs)	Logic Test (BAS calcs)	Logic Test (BAS calcs)	Logic Test (BAS calcs)
<b>DEFAULTS:</b>								
<b>Arrears</b>	Mortgage arrears <1month (paid).	Mortgage arrears 1-3 months.	< 1 month	< 3 months	Late to 7 days	< 1 month	Late to 5 days	Late to 30 days
<b>Defaults: Telco/Utility &lt;\$500</b>	Yes	Yes	Yes	Yes	Max 2	Max 2	Yes	Yes
<b>Defaults: &lt;\$1,000 (Paid or Unpaid)</b>	Yes	Yes	Yes	Yes	Max 2 <\$1k total	Max 2 <\$1k total	Yes - Unpaid to be paid @ settlement	<b>Max 1 \$5k - Must be paid @ settlement</b>
<b>Defaults: &lt;\$2,000 (Paid or Unpaid)</b>	Paid >\$1k Listed >1 Yr. Unpaid >\$1k due 1 credit event >1 Yr	Unpaid due to 1 Event	Yes	Yes	Multiple relating to 1 life event	Multiple relating to 1 life event	<b>N/A</b>	<b>N/A</b>
<b>Defaults: Listed &gt;2 yrs</b>	Paid >\$1k Listed >1 Yr. Unpaid >\$1k due 1 credit event >1 Yr	Unpaid due to 1 Event	Yes	Yes	Multiple relating to 1 life event	Multiple relating to 1 life event	<b>N/A</b>	Yes
<b>Defaults: Paid &gt;1 yr</b>	Paid >\$1k Listed >1 Yr. Unpaid >\$1k due 1 credit event >1 Yr	Unlimited Paid	Yes	Yes	Multiple relating to 1 life event	Multiple relating to 1 life event	<b>N/A</b>	<b>Max 1 - \$5k</b>
<b>Defaults: Paid &lt;1 yr</b>	Paid >\$1k Listed >1 Yr. Unpaid >\$1k due 1 credit event >1 Yr	Unlimited Paid	<b>N/A</b>	Refer - Max 2	Multiple relating to 1 life event	Multiple relating to 1 life event	<b>N/A</b>	<b>Max 1 - \$5k</b>
<b>Discharged Bankrupts</b>	Discharged 1 Year	Discharged 1 Day	Discharged 1 Day	>1 Yr & <2Yrs	> 24 mths	> 12 mths	<b>N/A</b>	>3 Yrs (no new defaults since)
<b>Part IX (No Residual Debt)</b>	Refer	Refer	Discharged	Entered >2 Yrs.	> 24 mths	> 12 mths	<b>N/A</b>	Discharged >18mths
<b>FEES:</b>								
<b>Annual Fees</b>	\$ Nil	\$ Nil	\$ Nil	\$ Nil	\$ Nil	\$ Nil	\$ Nil	\$ Nil
<b>Monthly Fees</b>	\$ Nil	\$ Nil	\$ Nil	\$ Nil	\$15 pm	\$15 pm	\$15 pm per split	\$15 pm per split
<b>Offset account fees pm/pa</b>	n/a	n/a	\$ Nil	\$ Nil	n/a	n/a	n/a	n/a