

TOPIC	CABERNET	GREEN	OCEAN Diamond	OCEAN Emerald	OCEAN Specialist	ORANGE 85 No LMI	ORANGE PRIME	ORANGE Lifestyle	PURPLE	RedZed
Age Pension	If deemed a stable income source	No	Dependant on Exit Strategy	Dependant on Exit Strategy	Dependant on Exit Strategy	Ongoing Disability Pension or Widows Allowance	Ongoing Disability Pension or Widows Allowance	Only as a supplementary source of income	Yes	No
Assess as a Single (not a couple)	Refer	No	No	Refer	Refer	Yes to 85% LVR with proof partner is self-sufficient	Yes to 85% LVR with proof partner is self-sufficient	Yes to 90% LVR with proof partner is self-sufficient	Case by Case basis	As an Exception
ATO Debt	No	No	No - debt consolidation of personal use only.	Unlimited consolidation - personal or business use.	Unlimited consolidation - personal or business use.	No	No	YES - Max 85%	YES - Max 80%	Unlimited on Prime, must pay out in full
AVM	Selected Postcodes 90% purchases Max Loan \$1.35m	No	No	No	No	n/a	Cat A purchases No LMI Max PP \$1.5m house \$1m unit NSW + Vic \$750k   \$500k WA SA Qld (Max \$850k) Alt & FD	No	No	No
Business Debts	No	No	No	Yes	Yes	Max \$500k	Max \$500k	100% business debts to max 85%	100% business debts to max 80%	Max \$500k - Ready Prime. \$250k Specialist
Cash Out	Unlimited to 65% with max 80% LVR.	Unlimited to 80% LVR. 20% of security val >80%	Unlimited (personal use only)	Unlimited consolidation - personal or business use for acceptable stated purpose.	Unlimited consolidation - personal or business use for acceptable stated purpose.	Unlimited to 80%. Max 40% of security value from 80 - 85% LVR.	Unlimited to 85% without credit scoring. Max 20% of security value from 85.01 - 90% LVR.	Unlimited to 80% LVR. (Max \$10k cash out to 80% for Assist & refi Private loans).	Unlimited to 80% LVR. With reasonable justification.	<\$250k - Stated Purpose, >\$250k Stat Dec reqd. (Max \$100k >80%)
Casual	12 mths	12 mths	12 months	12 months	12 months	12 mths in the current position	12 mths in the current position	Min 6 mths current + 6 mths prior. Min 12 mths continuous >85%	12 mths	6 mths (may consider at 4 mths)
Common Debt Reducer (Joint Income / Joint Commitment)	50% Rent / 100% Debt	50% Rent / 100% Debt	50% Rent / 100% Debt	50% Rent / 100% Debt	50% Rent / 100% Debt	50% Rent / 100% Debt	50% Rent / 100% Debt	50% Rent / 100% Debt	100% Rent / 100% Debt. Must prove other party is employed & debt is UTD.	50% Rent / 100% Debt
Company Car	\$5k gross or \$3,500 Net	\$5k gross or \$3,500 Net	No set amount - Refer	No set amount - Refer	No set amount - Refer	\$5,000 added to Gross income	\$5,000 added to Gross income	\$4,000 added to Net income	\$5k gross or \$3,500 Net	\$5,000 added to Gross income
Credit Scoring	No CS to 80%, CCR applies.	Genworth	No Credit Scoring or CCR	No Credit Scoring or CCR	No Credit Scoring or CCR	No Credit Scoring (DUA) or CCR	No Credit Scoring (DUA) or CCR	No Credit Scoring or CCR	No Credit Scoring or CCR	No Credit Scoring or CCR
Defaults	Max \$1k in last 3 yrs	PAID defaults Max \$500 considered.	PAID defaults Max \$500 considered.	Default >\$1k PAID listed >1 Yr & Max 2 defaults >\$1k PAID listed >1 Yr.	Unlimited PAID defaults. Unpaid defaults >\$1k due to 1 credit event.	PAID defaults Max \$500 considered.	PAID defaults Max \$500 considered.	2/12/24 Policy. Will consider a life event within a 6 mth timeframe.	Will consider a life event within a 6 mth timeframe.	
Disability Pension / Carer's Allowance	If deemed a stable income source	No	Yes if evidenced >3 mths	Yes if evidenced >3 mths	Yes if evidenced >3 mths	Refer with Details	Refer with Details	100% for ongoing disability pensions	Pension Yes ; Allowance No	To max 65 yrs
Discharged Bankrupt	No	No	N/a	1 Yr - Onyx	1 Day - Specialist	Not on Credit Report	Not on Credit Report	From Day 1	<12 months (CR2) ; >12 months (CR1)	1 Day Refresh; Min 18 Mths Recharge
Expats	80% OO. Purchase Refi & Consolidation	Suspended	YES. 90% of Foreign Income Used.	N/A	N/A	N/A	70% LVR on BASIC - no loading.	Treated as a Non Resident	Treated as a Non Resident	80% LVR if working for a Multinational company
Family Allow A & B	< 11 yrs	< 12 yrs	< 13 yrs	< 13 yrs	< 13 yrs	Must have 5 yrs to run	< 12 yrs	< 14 yrs	< 13 yrs	< 15 yrs
Full Time	Min 6 mths or 1 yr same industry	Min 6 mths or 1 yr same industry	6 mths current or 12 mths Industry	3 mths current or 12 mths Industry	3 mths current or 12 mths Industry	6 mths current or 12 mths continuous	Min 1 yr or last 2yrs continuous same industry	6 months Continuous (any no. of jobs)	3 months	1 day Perm excl contracts
Income Shading	Yes - Genworth rules apply	Yes - Genworth rules apply	QBE Rules			80% for O/time (incl essential services)	Yes - Genworth rules apply	None	None	None
Life Event: Multiple defaults in 6 mth window	n/a	n/a	n/a	Defaults Unpaid >\$1k due to 1 credit event >1 Yr.	Defaults Unpaid >\$1k due to 1 credit event or >6 mths.	n/a	n/a	Multiple defaults related to 1 life event	Multiple defaults related to 1 life event	Max \$5k - Specialist Only
Maintenance   Child Support	CSA- Min 5 yrs to run. No private arrangements	Must be Court ordered < 11yrs with 6 mths proof of payments	Yes - can be private with 24 mths history. Max 13 yrs	Yes - can be private with 24 mths history. Max 13 yrs	Yes - can be private with 24 mths history. Max 13 yrs	CSA- Min 5 yrs to run. No private arrangements	Must be Court ordered < 11yrs	Must be Court ordered <13 yrs. No Private Arrangements.	Yes - can be private with 12 mths history. Max 13 yrs	Need 12 mths proof of payments - can be private arrangement.
Maternity Leave	50% of Employer Maternity Leave Payment and Government Paid Parental Leave Payment (Working Parent Payment) paid until return to work.	100% of normal salary if they are returning to work within 3 months.	YES. Will use employer income if return to work is validated.	YES. Will use employer income if return to work is validated.	YES. Will use employer income if return to work is validated.	50% of Employer Maternity Leave Payment and Government Paid Parental Leave Payment (Working Parent Payment) paid until return to work.	50% of Employer Maternity Leave Payment and Government Paid Parental Leave Payment (Working Parent Payment) paid until return to work.	50% of Employer Maternity Leave Payment and Government Paid Parental Leave Payment (Working Parent Payment) paid until return to work.	YES. Will use employer income if returning to work within 6 months	

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Mortgage Docs - Purchases	Emailed as Instructed	Emailed to Solicitor	Emailed as Instructed	Emailed as Instructed	Emailed as Instructed	Emailed to Solicitor as exception	Emailed to Solicitor as exception	Emailed to Solicitor as exception	Emailed to Solicitor	Express Post to solicitor
Mortgage Docs - Refinances	Emailed as Instructed	Express Post to Clients	Emailed as Instructed	Emailed as Instructed	Emailed as Instructed	Express Post to Clients	Express Post to Clients	Express Post to Clients	Express Post to Clients	Express Post to Clients
Mortgage Docs - DocuSign	YES	Wet signature required	YES - Individuals	YES - Individuals	YES - Individuals	Wet signature required	Wet signature required	Wet signature required	YES	Wet signature required
NDIS	Yes - 80% max	n/a	Refer	Refer	Refer	n/a	n/a	n/a	Max 75%. Construct or SMSF	n/a
Nominal Rent	\$650pm	\$650pm >80% LVR	\$650pm	\$650pm	\$650pm	\$650pm	\$650pm	\$650pm	n/a - need Stat Dec	\$1,000pm
Non Gen Savings	90% Incl LMI	80% Incl LMI	80% LVR	80% LVR	80% LVR	85% LVR	To 98% Incl LMI	90% Incl Risk Fee	80% LVR	85% LVR
One Year Financials for Assessment	No	No	No	1 Yr ITR + 6m BAS (100% Depreciation used)	1 Yr ITR + 6m BAS (100% Depreciation used)	Min. 2 yrs ITR & NOA.	Last year if <120% increase or Prev Yr + 120%	Lifestyle: 1 Yr ITR + Most recent BAS (1)	YES - send only 1 Yr!	Yes (Must be SE <2 yrs)
Parenting Allowance	No	No	No	No	No	No	No	No	No	Yes if the benefit is available for next 5 yrs.
Part IX / Part X	No	No	No	1 Yr - Onyx	1 Day - Specialist	No	No	Entered >2 Yrs (Plus ) Entered <2 Yrs (Assist )	<12 months (L2); >12 months (L1)	No
Part Time	Min 6 mths current or 1 yr continuous same industry	12 mths	6 mths current or 12 mths Industry	3 mths current or 12 mths Industry	3 mths current or 12 mths Industry	12 mths	12 mths	6 mths	6 mths	1 Day
PAYG Contract	Min 6 mths current employer or 12 mths continuous same industry		Prefer >1 Yr remaining or renewed contract.	Prefer >1 Yr remaining or renewed contract.	Prefer >1 Yr remaining or renewed contract.	Min 6 mths current employer or 12 mths continuous same industry	Min 6 mths current employer or 12 mths continuous same industry	Contract must be current and in similar work for the last 2 yrs	Yes - Refer	Min 6 mths and makes sense
Pre-Approvals	Yes	Yes	Yes	Yes	Yes	No	Yes - Flame Only	No	Yes	Yes
Probation	Considered on merit.	Considered on merit.	Yes where previous experience is evidenced	Yes where previous experience is evidenced	Yes where previous experience is evidenced	Case by case (prev income vs new income)	No	OK if tenure @ prev employer >6 mths	No	Same industry OK
Rental History as Gen Savings	No	No	No	No	No	No	Yes - Flame 98, 95 & Basic	No	No	No
Self Employed Servicing	Lesser of Current Yr or Prev Yr + 120%	Lesser of Current Yr or Prev Yr + 120%	Lesser of Current Yr or Prev Yr + 120%	Can use Last Year + 6mths BAS. Will allow 100% of all depreciation.	Can use Last Year + 6mths BAS. Will allow 100% of all depreciation.	Last year if <150% increase or Prev Yr + 150%. Max 20% of NPBT for Depreciation.	Lesser of Current Yr or Prev Yr + 120%	Last year if <150% increase or Prev Yr + 150%. Max 20% of NPBT for Depreciation.	Lesser of Current Yr or Prev Yr + 120%	Most Recent Tax Year, Deprec 25% of NPBT, DTI 8 (PAYG DTI 6.5)
UBER	Full Doc only - 2 yrs.		Full Doc only - 2 yrs.	Full Doc only - 2 yrs.	Full Doc only - 2 yrs.	Must have 6mths BAS	Must have 6mths BAS	Must have 6mths BAS	Yes with Acct Letter	Yes
Upfront Valuations	Yes	Yes - Choose the Valuer	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes - Choose the Valuer
Visas	Extensive Acceptable List	Extensive Acceptable List	188 & 820 OK, Refer others.	188 & 820 OK, Refer others.	188 & 820 OK, Refer others.	Must be perm residents- No Bridging or Temp Visa	Must be perm residents- No Bridging or Temp Visa	Must be perm residents- No Bridging or Temp Visa	Must have min 12 mths to run - REFER.	No
Workcover / Income Protection	No	No	Workcover - No; Income Protection - Yes	Workcover - No; Income Protection - Yes	Workcover - No; Income Protection - Yes	No	No	No	No	No