

HOME LOANS - OO P&I

Rates are subject to change at any time without notice.

Max. Loan*

PRODUCT	LOAN NAME	OO	P&I	NCB	60%	65%	70%	75%	80%	85%	90%	95%	Max Loan
Cabernet	CABERNET-Flexi-Home	OO	P&I	-	2.29%	2.39%	2.39%	2.49%	2.49%	2.99%	2.99%	-	\$ 1,000,000
Cabernet	Flexi Home - 1 Yr Fixed	OO	P&I	-	2.99%	3.09%	3.09%	3.19%	3.19%	3.69%	3.69%	-	\$ 1,000,000
Cabernet	Flexi Home - 2 Yr Fixed	OO	P&I	-	3.69%	3.79%	3.79%	3.89%	3.89%	4.39%	4.39%	-	\$ 1,000,000
Cabernet	Flexi Home - 3 Yr Fixed	OO	P&I	-	4.39%	4.49%	4.49%	4.59%	4.59%	5.59%	5.59%	-	\$ 1,000,000
Cabernet	Flexi Home - 5 Yr Fixed	OO	P&I	-	5.29%	5.39%	5.39%	5.49%	5.49%	5.99%	5.99%	-	\$ 1,000,000
Cabernet	Flexi Home Max	OO	P&I	-	2.59%	2.69%	2.69%	2.79%	2.79%	3.29%	3.29%	-	\$ 2,000,000
Cabernet	Flexi Home Max - 1 Yr Fixed	OO	P&I	-	3.29%	3.39%	3.39%	3.49%	3.49%	3.99%	3.99%	-	\$ 2,000,000
Cabernet	Flexi Home Max - 2 Yr Fixed	OO	P&I	-	3.99%	4.09%	4.09%	4.19%	4.19%	4.69%	4.69%	-	\$ 2,000,000
Cabernet	Flexi Home Max - 3 Yr Fixed	OO	P&I	-	4.69%	4.79%	4.79%	4.89%	4.89%	5.39%	5.39%	-	\$ 2,000,000
Cabernet	Flexi Home Max - 5 Yr Fixed	OO	P&I	-	5.59%	5.69%	5.69%	5.79%	5.79%	6.29%	6.29%	-	\$ 1,350,000
Construction	CABERNET-FlexiBuild	OO	P&I	-	2.59%	2.69%	2.69%	2.79%	2.79%	3.29%	3.29%	-	\$ 1,000,000
Construction	FlexiBuild - 1 Yr Fixed	OO	P&I	-	3.29%	3.39%	3.39%	3.49%	3.49%	3.99%	3.99%	-	\$ 1,000,000
Construction	FlexiBuild - 2 Yr Fixed	OO	P&I	-	3.99%	4.09%	4.09%	4.19%	4.19%	4.69%	4.69%	-	\$ 1,000,000
Construction	FlexiBuild Max	OO	P&I	-	2.89%	2.99%	2.99%	3.09%	3.09%	3.59%	3.59%	-	\$ 1,500,000
Construction	FlexiBuild Max 1 Yr Fixed	OO	P&I	-	2.99%	3.19%	3.19%	3.29%	3.29%	3.79%	3.79%	-	\$ 1,500,000
Construction	FlexiBuild Max 2 Yr Fixed	OO	P&I	-	3.59%	3.69%	3.69%	3.79%	3.79%	4.29%	4.29%	-	\$ 1,500,000
	<i>NAF: No Annual Fee Option</i>				<i>Add 0.10% to the above rates to avoid annual fees.</i>								

HOME LOANS - INV P&I

PRODUCT	LOAN NAME	INV	P&I	NCB	60%	65%	70%	75%	80%	85%	90%	95%	Max Loan*
Cabernet	CABERNET-Flexi-Investor	INV	P&I	-	2.59%	2.69%	2.69%	2.79%	2.79%	3.19%	3.19%	-	\$ 1,000,000
Cabernet	Flexi Investor - 1 Yr Fixed	INV	P&I	-	2.99%	3.09%	3.09%	3.19%	3.19%	3.69%	3.69%	-	\$ 1,000,000
Cabernet	Flexi Investor - 2 Yr Fixed	INV	P&I	-	3.69%	3.79%	3.79%	3.89%	3.89%	4.39%	4.39%	-	\$ 1,000,000
Cabernet	Flexi Investor - 3 Yr Fixed	INV	P&I	-	4.39%	4.49%	4.49%	4.59%	4.59%	5.59%	5.59%	-	\$ 1,000,000
Cabernet	Flexi Investor - 5 Yr Fixed	INV	P&I	-	5.29%	5.39%	5.39%	5.49%	5.49%	5.99%	5.99%	-	\$ 1,000,000
Cabernet	Flexi Investor Max	INV	P&I	-	2.89%	2.99%	2.99%	3.09%	3.09%	3.49%	3.49%	-	\$ 2,000,000
Cabernet	Flexi Investor Max - 1 Yr Fixed	INV	P&I	-	3.49%	3.59%	3.59%	3.69%	3.69%	4.19%	4.19%	-	\$ 2,000,000
Cabernet	Flexi Investor Max - 2 Yr Fixed	INV	P&I	-	4.19%	4.29%	4.29%	4.39%	4.39%	4.89%	4.89%	-	\$ 2,000,000
Cabernet	Flexi Investor Max - 3 Yr Fixed	INV	P&I	-	4.89%	4.99%	4.99%	5.09%	5.09%	5.59%	5.59%	-	\$ 2,000,000
Cabernet	Flexi Investor Max - 5 Yr Fixed	INV	P&I	-	5.79%	5.89%	5.89%	5.99%	5.99%	6.49%	6.49%	-	\$ 2,000,000
Construction	CABERNET-FlexiBuild	INV	P&I	-	2.79%	2.89%	2.89%	2.99%	2.99%	3.49%	3.49%	-	\$ 1,000,000
Construction	FlexiBuild - 1 Yr Fixed	INV	P&I	-	3.49%	3.59%	3.59%	3.69%	3.69%	4.19%	4.19%	-	\$ 1,000,000
Construction	FlexiBuild - 2 Yr Fixed	INV	P&I	-	4.19%	4.29%	4.29%	4.39%	4.39%	4.89%	4.89%	-	\$ 1,000,000
Construction	FlexiBuild Max	INV	P&I	-	2.99%	3.19%	3.19%	3.29%	3.29%	3.79%	3.79%	-	\$ 1,100,000
Construction	FlexiBuild Max 1 Yr Fixed	INV	P&I	-	3.69%	3.89%	3.89%	3.99%	3.99%	4.49%	4.49%	-	\$ 1,500,000
Construction	FlexiBuild Max 2 Yr Fixed	INV	P&I	-	4.39%	4.59%	4.59%	4.69%	4.69%	5.19%	5.19%	-	\$ 1,500,000

SMSF Residential LOANS - INV P&I

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PRODUCT	LOAN NAME	INV	P&I	NCB	55%	60%	65%	70%	75%	80%	Max Term	Max Loan
Residential	Cabernet-Flex-SMSF-Resi	INV	P&I	-		3.49%	3.59%	3.69%	3.79%	3.89%	30 Yrs	\$ 2,000,000
Residential	Cabernet-Flex-SMSF-1 Yr Fixed	INV	P&I	-		5.49%	5.59%	5.69%	5.75%	5.85%	30 Yrs	\$ 2,000,000
Residential	Cabernet-Flex-SMSF-2 Yr Fixed	INV	P&I	-		6.49%	6.59%	6.69%	6.75%	6.85%	30 Yrs	\$ 2,000,000
Residential	Cabernet-Flex-SMSF-3 Yr Fixed	INV	P&I	-		6.79%	6.89%	6.99%	7.05%	7.15%	30 Yrs	\$ 2,000,000
Residential	Flex SMSF Reg Var	INV	P&I	-		3.99%	4.09%	-	Regional Property		30 Yrs	\$ 1,000,000
Residential	SMSF Reg - 1 Yr Fixed	INV	P&I	-		5.99%	6.09%	-	Regional Property		30 Yrs	\$ 1,000,000
Residential	SMSF Reg - 2 Yr Fixed	INV	P&I	-		6.99%	7.09%	-	Regional Property		30 Yrs	\$ 1,000,000
Residential	SMSF Reg - 3 Yr Fixed	INV	P&I	-		7.29%	7.39%	-	Regional Property		30 Yrs	\$ 1,000,000
<p>INTEREST RATE LOADINGS</p> <p>100% Offset Loading (SMSF) 0.10%</p> <p>Commercial Property Loading (SMSF) 0.50%</p> <p>Interest Only Loading (SMSF) 0.30%</p> <p>NDIS Property Loading (SMSF) 0.50%</p>												
<p>LENDER PROTECTION FEES (LPF)</p> <p>>75% LVR LPF 0.50%</p> <p>Regional Postcodes LPF 0.50%</p> <p>NDIS Property LPF 1.00%</p>												
Commercial	Cabernet-FlexCom-SMSF	INV	P&I	-		3.99%	4.09%	4.19%	4.29%	4.39%	30 Yrs	\$ 2,000,000
Commercial	FlexCom SMSF - 1 Yr Fixed	INV	P&I	-		6.29%	6.39%	6.49%	6.55%	6.65%	30 Yrs	\$ 2,000,000
Commercial	FlexCom SMSF - 2 Yr Fixed	INV	P&I	-		7.29%	7.39%	7.49%	7.55%	7.65%	30 Yrs	\$ 2,000,000
Commercial	FlexCom SMSF - 3 Yr Fixed	INV	P&I	-		7.59%	7.69%	7.79%	7.85%	7.95%	30 Yrs	\$ 2,000,000
Commercial	FlexCom SMSF Reg Var	INV	P&I	-		4.49%	-	-	Regional Property		30 Yrs	\$ 1,000,000
Commercial	Flex SMSF Reg65 - 1 Yr Fixed	INV	P&I	-		6.79%	-	-	Regional Property		30 Yrs	\$ 1,000,000
Commercial	FlexCom SMSF Reg60 - 2 Yr Fixed	INV	P&I	-		7.79%	-	-	Regional Property		30 Yrs	\$ 1,000,000
Commercial	FlexCom SMSF Reg60 - 3 Yr Fixed	INV	P&I	-		8.09%	-	-	Regional Property		30 Yrs	\$ 1,000,000
<p>NDIS 25 Yrs \$ 1,250,000</p>												

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PRODUCT	LOAN NAME	OO	P&I	NCB	60%	65%	70%	75%	80%	85%	90%	95%
Cabernet	CABERNET-Flexi-Home	OO	P&I	-	2.57%	2.67%	2.67%	2.67%	2.67%	3.66%	3.66%	-
Cabernet	Flexi Home - 1 Yr Fixed	OO	P&I	-	3.26%	3.36%	3.36%	3.45%	3.45%	4.33%	4.33%	-
Cabernet	Flexi Home - 2 Yr Fixed	OO	P&I	-	3.95%	4.04%	4.04%	4.14%	4.14%	5.00%	5.00%	-
Cabernet	Flexi Home - 3 Yr Fixed	OO	P&I	-	4.63%	4.73%	4.73%	4.83%	4.83%	6.16%	6.16%	-
Cabernet	Flexi Home - 5 Yr Fixed	OO	P&I	-	5.52%	5.62%	5.62%	5.72%	5.72%	6.21%	6.21%	-
Cabernet	Flexi Home Max	OO	P&I	-	2.87%	2.97%	2.97%	3.06%	3.06%	3.95%	3.95%	-
Cabernet	Flexi Home Max - 1 Yr Fixed	OO	P&I	-	3.55%	3.65%	3.65%	3.75%	3.75%	4.62%	4.62%	-
Cabernet	Flexi Home Max - 2 Yr Fixed	OO	P&I	-	4.24%	4.34%	4.34%	4.44%	4.44%	5.29%	5.29%	-
Cabernet	Flexi Home Max - 3 Yr Fixed	OO	P&I	-	4.93%	5.03%	5.03%	5.13%	5.13%	5.97%	5.97%	-
Cabernet	Flexi Home Max - 5 Yr Fixed	OO	P&I	-	5.82%	5.91%	5.91%	6.01%	6.01%	6.85%	6.85%	-
Construction	CABERNET-FlexiBuild	OO	P&I	-	3.32%	3.41%	3.41%	3.51%	3.51%	3.98%	3.98%	-
Construction	FlexiBuild - 1 Yr Fixed	OO	P&I	-	3.98%	4.08%	4.08%	4.17%	4.17%	4.65%	4.65%	-
Construction	FlexiBuild - 2 Yr Fixed	OO	P&I	-	4.65%	4.74%	4.74%	4.84%	4.84%	5.32%	5.32%	-
Construction	FlexiBuild Max	OO	P&I	-	3.60%	3.70%	3.70%	3.79%	3.79%	4.27%	4.27%	-
Construction	FlexiBuild Max 1 Yr Fixed	OO	P&I	-	4.27%	4.36%	4.36%	4.46%	4.46%	4.93%	4.93%	-
Construction	FlexiBuild Max 2 Yr Fixed	OO	P&I	-	4.93%	5.03%	5.03%	5.13%	5.13%	5.61%	5.61%	-

HOME LOANS - INV P&I (Full Doc)

PRODUCT	LOAN NAME	INV	P&I	NCB	60%	65%	70%	75%	80%	85%	90%	95%
Cabernet	CABERNET-Flexi-Investor	INV	P&I	-	3.28%	3.37%	3.37%	3.47%	3.47%	3.85%	3.85%	-
Cabernet	Flexi Investor - 1 Yr Fixed	INV	P&I	-	3.26%	3.36%	3.36%	3.45%	3.45%	4.33%	4.33%	-
Cabernet	Flexi Investor - 2 Yr Fixed	INV	P&I	-	3.95%	4.04%	4.04%	4.14%	4.14%	5.00%	5.00%	-
Cabernet	Flexi Investor - 3 Yr Fixed	INV	P&I	-	4.63%	4.73%	4.73%	4.83%	4.83%	6.16%	6.16%	-
Cabernet	Flexi Investor - 5 Yr Fixed	INV	P&I	-	5.52%	5.62%	5.62%	5.72%	5.72%	6.21%	6.21%	-
Cabernet	Flexi Investor Max	INV	P&I	-	3.56%	3.66%	3.66%	3.76%	3.76%	4.14%	4.14%	-
Cabernet	Flexi Investor Max - 1 Yr Fixed	INV	P&I	-	3.55%	3.65%	3.65%	3.75%	3.75%	4.62%	4.62%	-
Cabernet	Flexi Investor Max - 2 Yr Fixed	INV	P&I	-	4.24%	4.34%	4.34%	4.44%	4.44%	5.29%	5.29%	-
Cabernet	Flexi Investor Max - 3 Yr Fixed	INV	P&I	-	4.93%	5.03%	5.03%	5.13%	5.13%	5.97%	5.97%	-
Cabernet	Flexi Investor Max - 5 Yr Fixed	INV	P&I	-	5.82%	5.91%	5.91%	6.01%	6.01%	6.85%	6.85%	-
Construction	FlexiBuild - 1 Yr Fixed	INV	P&I	-	3.51%	3.60%	3.60%	3.70%	3.70%	4.17%	4.17%	-
Construction	FlexiBuild - 2 Yr Fixed	INV	P&I	-	4.17%	4.27%	4.27%	4.36%	4.36%	4.84%	4.84%	-
Construction	FlexiBuild Max	INV	P&I	-	4.84%	4.93%	4.93%	5.03%	5.03%	5.51%	5.51%	-
Construction	FlexiBuild Max	INV	P&I	-	3.70%	3.89%	3.89%	3.98%	3.98%	4.46%	4.46%	-
Construction	FlexiBuild Max 1 Yr Fixed	INV	P&I	-	4.27%	4.36%	4.36%	4.46%	4.46%	4.93%	4.93%	-
Construction	FlexiBuild Max 2 Yr Fixed	INV	P&I	-	4.93%	5.03%	5.03%	5.13%	5.13%	5.61%	5.61%	-