

24TH March 2022

GREEN PROMOTION – 22 March 2022

Product	Criteria	Promo Rate	Normally	Start Date	Expiry Date
Green House Special OO P&I					
	Max 80%	2.65%	2.88%	22 Mar 2022	30 Jun 2022
	Max Loan	\$650,000			
	Comp Rate:	2.83%	3.06%		
Green Promo OO P&I					
	Max 80%	2.80%	2.88%	22 Mar 2022	30 Jun 2022
	Max Loan	\$1,000,000			
	Comp Rate:	2.98%	3.06%		
Commercial 65 Promo					
Full Doc OO or Inv	Max 65%	3.89%	4.19%	22 Mar 2022	30 Jun 2022
P&I or Int Only	Max Loan	\$2,000,000			

The residential promotion is specifically targeted at Owner-Occupiers wanting a Principal & Interest loan to \$650,000 to maximum 80% LVR. Interest only loans are not available on this product nor are investment loans. It has the same features and benefits as the Green Acres product but with the limitations of OO and maximum loan sizes.

The Commercial promotion is aimed at Full Doc loans to \$2,000,000 to maximum 65% LVR with a “Set & Forget” facility (without reviews) over a 25 year term. There is no rate loading on this loan for interest only payments or for investors.

Our Recommendations:

1. *Workshop the loan with our team to ensure it meets the critical requirements.*
2. *Order the valuation upfront with the application – you can save a week!*
3. *Manage the clients’ expectations and ensure that the clients’ solicitor allows sufficient time for finance approval. This will avoid stress and issues later.*