



Product and pricing update

Here are some changes you need to know about, effective 15 February 2024.



Update on Interest Rates

Certainty at a great rate, with no break costs¹

We've decreased our fixed rate loadings for Prime to Specialist home loan options. For new applications, your client can fix their interest rate for:

- 2 years with no additional loading.
- 3 years with a 5bps loading.

To lock in these interest rates for 90 days from Final Approval, submit the Fixed Interest Rate Lock Authority Request form (fees apply¹).

Residential security SMSF loans

Our Smart Start promotion for residential security SMSF loans has been extended. Until 14 March 2024, get access to reduced interest rates² and establishment fees³.

Commercial security SMSF loans

Until 14 March 2024, we're discounting interest rates up to 25bps for Prime commercial security SMSF loans⁴.

SMSF loan options are for corporate trustee SMSF borrowers only.

Commercial loans

We've extended our interest rate and application fee promotion on commercial loans. Until 14 March 2024, brokers can continue to access promotional interest

rates for select LVRs on Prime loan options, and a reduced application fee for our Prime Alt Doc loan option⁵.



What's new?

SMSF loan short application form

For a one-touch approval, we've created a short application form for SMSF loans. It details everything you need to include as part of the application.

Boarding house and NDIS Fact Sheets – Commercial loans

To support you in understanding our policy for boarding houses and NDIS securities, we've created fact sheets that provide extra information, in addition to our product guide and frequently asked questions.

the updated documents have been attached for your systems

always, thank you for your ongoing support. If you have any questions, just reach out.

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Important Information

Information is correct as of 15 February 2024 and subject to change at any time.

Applications are subject to credit assessment, eligibility criteria and lending limits. Terms, conditions, fees and

charges apply. Information provided is factual information only and isn't intended to imply any recommendation about any financial product(s) or constitute tax advice. It is recommended that Independent legal, financial and tax advice is obtained.

¹There is a non-refundable, minimum fee of \$750 per home loan application to lock in a fixed interest rate for 90 days. For home loan balances greater than \$500,000, the rate lock fee is 0.15% of the fixed interest rate loan balance at settlement. For example, for a fixed rate loan amount of \$600,000 the rate lock fee will be $\$600,000 \times 0.15\% = \900 .

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