



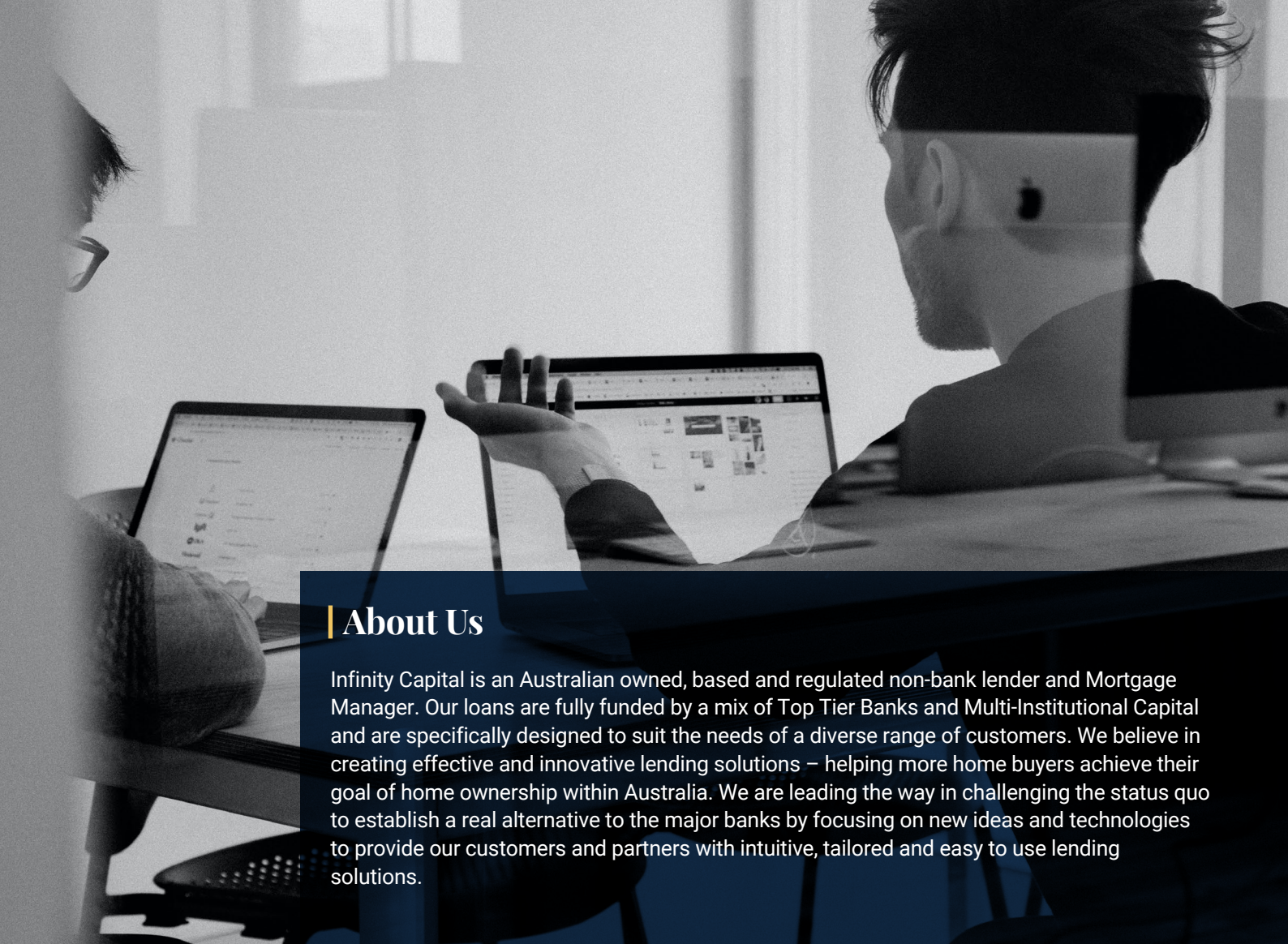
Infinity
CAPITAL

Mortgage
Management

INFINITY CAPITAL

Product Guide 18 April 2024

Infinity Capital
INFINITE POSSIBILITIES



| About Us

Infinity Capital is an Australian owned, based and regulated non-bank lender and Mortgage Manager. Our loans are fully funded by a mix of Top Tier Banks and Multi-Institutional Capital and are specifically designed to suit the needs of a diverse range of customers. We believe in creating effective and innovative lending solutions – helping more home buyers achieve their goal of home ownership within Australia. We are leading the way in challenging the status quo to establish a real alternative to the major banks by focusing on new ideas and technologies to provide our customers and partners with intuitive, tailored and easy to use lending solutions.

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IC Plus Product- No Claw Back

Loan Type	Loan Amount	LVR(%)	Owner Occupied		Investment	
			PI	IO	PI	IO
Full Doc*	\$100k - \$1m	≤ 65%	6.69%	7.09%	6.94%	7.19%
Full Doc*	>\$1m-\$2m	≤ 65%	6.79%	7.19%	7.04%	7.29%
Full Doc	\$100k to \$1m	≤ 80%	6.74%	7.14%	6.99%	7.24%
Full Doc	\$1m to \$2m	≤ 80%	6.84%	7.24%	7.09%	7.34%
Full Doc	\$100k to \$1m	>80% to ≤85%	7.24%	N/A	7.49%	7.74%
SMSF	\$100k to \$1m	≤ 80%	N/A	N/A	8.59%	8.84%
Alt Doc	\$100k to \$1m	≤ 80%	7.14%	7.54%	7.39%	7.64%

Maximum Loan Size	LVR (%)	Inner-City	Metro	Non-Metro	Regional
Full Doc	0-80%	\$2M	\$2M	\$850k	N/A
	80.01-90%	\$1M	\$1M	\$850k	N/A
Alt Doc	Max LVR 80%	\$1M	\$1M	\$850k	N/A
SMSF	Max LVR 80%	\$1M	\$1M	\$850k	N/A

Full Doc Promotion*: These promotions are applicable for all loan applications lodged on or after 22nd April 2024 until 30th June 2024 This special offer may be extended or withdrawn at any time at our discretion

	Established Property
Borrower Type	Individuals, Company or Trust
Maximum Loan Size	\$2,000,000
Maximum IO Amount	\$1,000,000
Maximum Single Borrower Exposure	\$3,500,000
Documentation Checklist	<ul style="list-style-type: none"> ✓ IC Application Form + VOI Form ✓ Genworth Servicing Calculator ✓ Equifax Check For All Applicants ✓ Broker Certified 100 points ID ✓ Most Recent 2 Payslips + One of The Following: ✓ Letter of employment <li style="padding-left: 20px;">Latest group certificate / PAYG Summary <li style="padding-left: 20px;">Tax assessment notice ✓ Rental Appraisal for existing property is acceptable ✓ For Self-employed borrower only Last two years company financials + company taxreturn + personal tax return + NOA for self-employed borrowers
Repayment Types	Principal and Interest (Interest Only for maximum of 10 years (5 + 5))
Facility	Internet and Phone Banking (Free unlimited transactions). Redraw Available.
Maximum number of loans	Up to 4 loan splits
Cash Out	Max 80% LVR

FEES AND CHARGES

Conditional Offer	Valuation And Admin Fee	From 220*	Discharge	Annual Facility Fee [^]	\$180
Settlement	Establishment Fee	1%of loan amount+GST			Discharge Fee
	Lenders Legal Fees	\$385 at cost			
	Settlement Fee	\$275			

*All fees are payable at settlement. (Except valuation fee)

*Valuation Fee: Other areas may be a higher fee.Fee will increase by quotation if property value is \$1,000,000 or higher.

IC Supreme Product

Loan Type	Loan Amount	LVR(%)	Owner Occupied		Investment	
			PI	IO	PI	IO
Full Doc*	\$100k - \$1m	≤ 65%	7.17%	7.57%	7.42%	7.67%
Full Doc*	>\$1m-\$2m	≤ 65%	7.27%	7.67%	7.52%	7.77%
Full Doc	\$100k to \$1m	≤ 80%	7.27%	7.67%	7.52%	7.77%
Full Doc	\$1m to \$2m	≤ 80%	7.37%	7.77%	7.62%	7.87%
Full Doc	\$100k to \$1m	>80% to ≤85%	7.77%	N/A	8.02%	8.27%
SMSF	\$100k to \$1m	≤ 80%	N/A	N/A	9.02%	9.27%
Alt Doc	\$100k to \$1m	≤ 80%	7.57%	7.97%	7.82%	8.07%

Maximum Loan Size	LVR (%)	Inner-City	Metro	Non-Metro	Regional
Full Doc	0-80%	\$2M	\$2M	\$850k	N/A
	80.01-90%	\$1M	\$1M	\$850k	N/A
Alt Doc	Max LVR 80%	\$1M	\$1M	\$850k	N/A
SMSF	Max LVR 80%	\$1M	\$1M	\$850k	N/A

Full Doc Promotion*: These promotions are applicable for all loan applications lodged on or after 22nd April 2024 until 30th June 2024. This special offer may be extended or withdrawn at any time at our discretion.

	Established Property
Borrower Type	Individuals, Company or Trust
Maximum Loan Size	\$2,000,000
Maximum IO Amount	\$1,000,000
Maximum Single Borrower Exposure	\$3,500,000
Documentation Checklist	<ul style="list-style-type: none"> ✓ IC Application Form + VOI Form ✓ Genworth Servicing Calculator ✓ Equifax Check For All Applicants ✓ Broker Certified 100 points ID ✓ Most Recent 2 Payslips + One of The Following: <ul style="list-style-type: none"> ✓ Letter of employment ✓ Latest group certificate / PAYG Summary ✓ Tax assessment notice ✓ Rental Appraisal for existing property is acceptable ✓ For Self-employed borrower only Last two years company financials + company taxreturn + personal tax return + NOA for self-employed borrowers
Repayment Types	Principal and Interest (Interest Only for maximum of 10 years (5 + 5))
Facility	Internet and Phone Banking (Free unlimited transactions). Redraw Available.
Maximum number of loans	Up to 4 loan splits
Cash Out	Max 80% LVR

FEES AND CHARGES

Conditional Offer	Valuation And Admin Fee	From 220*	Discharge	Annual Facility Fee [^]	\$180
Settlement	Application Fee	\$990		Discharge	Discharge Fee
	Lenders Legal Fees	\$385 at cost			
	Settlement Fee	\$275			

*All fees are payable at settlement. (Except valuation fee)

[^]Valuation Fee: Other areas may be a higher fee. Fee will increase by quotation if property value is \$1,000,000 or higher.

IC Easy Full Doc Solutions- No Claw Back Including AUS Citizen and NZ Citizen

IC Easy Full Doc (No Clawback[1])					
	Owner Occupied			Investment	
	Rate	Comparison		Rate	Comparison
VARIABLE ≤ 50% LVR to \$1.5M	6.49%	6.56%#	VARIABLE ≤ 60% LVR to \$1.5M	6.79%	6.86%#
VARIABLE ≤ 60% LVR to \$1.5M	6.49%	6.56%#	VARIABLE ≤ 80% LVR to \$1.5M	6.79%	6.86%#
VARIABLE ≤ 80% LVR to \$1.5M	6.49%	6.56%#	VARIABLE ≤ 90% LVR to \$1M	7.79%	7.86%#
VARIABLE ≤ 95% LVR to \$1M	7.04%	7.11%#	OFFSET No Debit Card	Add 0.00 \$395 ^[2] Annual Fee Applies	
OFFSET with Debit Card	Add 0.00 \$395 ^[2] Annual Fee Applies		INTEREST ONLY 80% to \$1.5M	Add 0.00	
40 YEAR LOAN TERM P&I 80% to \$1M	7.09%		CATEGORY 3&4 80% to \$1.5M	Add 0.80	
NO LMI 85% 85% to \$1M	7.39%		-	-	
>\$1M Loading(40 Year Loan Term & No LMI Only	Add 0.40				
Interest Only 80% to \$1.5M	Add 0.00				
Category 3&4 80% to \$1.5M	Add 0.80				

ESTIMATED FEES	APPLICATION FEE	\$440	OTHER UPFRONT FEES	NIL
	VALUATION FEE	\$250 ^[3]	SETTLEMENT FEE	\$150
	EXTRA VALUATION FEE	At cost	ANNUAL FEE	NIL(\$395 ^[2] Annual Fee Applies if Offset with Debit Card)
	PROCESSING FEE	\$990	DISCHARGE FEE	\$895
	FUNDER'S LEGAL FEE PLUS DISBURSEMENTS AND SEARCHES	\$330 ^[4]		

* The PROCESSING FEE: Pay after Formal Approval

LOAN SIZE BY LOCATION				
See Postcode Guide for details on classification. Loan Amount: \$50k minimum & subject to Mortgage Insurance Guidelines.				
	CATEGORY 1	CATEGORY 2	CATEGORY 3 ^[5]	ALL OTHER (NON LISTED)
	Owner Occupied	Owner Occupied	Owner Occupied	Owner Occupied
≤ 80% LVR	\$1.5M	\$1M	\$750K	\$500K
≤ 95% LVR	\$1M		\$650K	

SPECIFICATIONS	
TERM	30 years. 10 years maximum IO.

[1] The No Clawback program will be effective on all new settlements taking place from 1 July 2023 to 30 June 2024.

[2] \$395 Annual Fee for Offset with no Debit Card.

[3] \$250 Valuation Fee includes one free Valuation up to \$330 if paid at application lodgement, otherwise higher fee at cost with a minimum of \$330.

[4] Legal fees do not cover disbursements, government charges, and any funder's contract processing fee.

[5] Category 3 by exception. Risk fees and loadings may apply

IC Easy Full Doc Postcodes

Acceptable Security Location Postcodes			
State	Category 1	Category 2	Category 3
NSW	2000-2011, 2015-2234, 2250-2265, 2267, 2278, 2280-2308, 2315-2324, 2327, 2340, 2477-2489, 2444, 2450, 2452, 2500-2534, 2555-2579, 2600-2618, 2619-2621, 2640-2641, 2650-2651, 2745-2785, 2795, 2830, 2900-2914	2325-2326, 2330, 2333-2335, 2350, 2348-2430, 2443, 2445-2446, 2456, 2460, 2464, 2490, 2535, 2538-2541, 2580, 2680, 2731, 2738-2739, 2800	2360, 2380, 2400, 2427, 2431, 2440, 2447-2448, 2454-2455, 2463, 2466, 2470, 2536-2537, 2546, 2548-2551, 2582-2583, 2594, 2628, 2630, 2642-2643, 2647, 2710, 2720, 2790, 2794, 2850, 2870, 2880
VIC	3000-3207, 3211-3228, 3232-3234, 3335-3341, 3429, 3690, 3750, 3752, 3754-3755, 3759, 3761, 3764-3767, 3770, 3781-3796, 3802-3810, 3812, 3910-3919, 3926-3944, 3975-3978	3230, 3280, 3350, 3355-3356, 3437-3438, 3460-3461, 3500-3501, 3550-3656, 3564, 3630-3631, 3691, 3756-3757, 3775, 3777, 3840, 3842, 3844	3231, 3249-3250, 3300, 3305, 3331, 3352, 3357, 3363, 3377, 3400, 3431, 3440, 3442, 3444, 3450, 3465, 3585, 3616, 3620, 3629, 3636, 3647, 3660, 3672, 3677, 3730, 3758, 3814-3816, 3818, 3820, 3823-3825, 3850, 3875, 3880, 3909, 3922, 3980-3981, 3995-3996
QLD	4000-4022, 4030-4179, 4205-4221, 4223-4229, 4280, 4300-4306, 4350, 4270-4272, 4500-4512, 4516-4521, 4550-4567, 4572-4573, 4575, 4700-4701, 4711, 4740, 4750-4751, 4810-4815, 4817-4818, 4865, 4868-4870, 4878-4879	4352, 4370, 4514, 4524, 4568, 4570, 4655, 4670, 4680, 4703, 4710, 4720, 4753, 4802, 4819, 4877, 4881, 4883	4285, 4343, 4405, 4610, 4650, 4737, 4800, 4805, 4807-4808, 4816, 4820-4821, 4823, 4825, 4850, 4860, 4880
SA	5000-5174, 5231-5234, 5240-5252, 5350	5211-5214, 5290, 5355, 5600, 5608-5609, 5719	5201-5204, 5253, 5255, 5280, 5291, 5333, 5341, 5343, 5345, 5351-5354, 5453, 5501, 5540, 5554, 5556, 5558, 5606-5607, 5700
WA	6000-6214, 6229-6230, 6330, 6232-6233, 6280-6282, 6284-6285, 6330, 6530	6290, 6450, 6725-6726	6225, 6333, 6401, 6430, 6432, 6713-6714, 6721-3722
NT / TAS	0800, 0804, 0810-0820, 0828-0832, 7000-7019, 7021, 7050-7055, 7170-7172, 7248-7250, 7025, 7258, 7277, 7290, 7300	0835-0836, 0870, 7173, 7307, 7310, 7315	0850, 7030, 7316, 7320, 7325

High Density Postcodes

Properties located within a development of more than 35 units Strata Title in a highly populated area of similar developments, and located in a High Density postcodes below, are considered to be high density and have the following restrictions:



- LVR maximum 80%; and
- Must be greater than 50m², excluding balcony & car parking

State	NT	NSW	VIC	QLD	WA	SA	TAS
Postcodes	0800	2000-2009	3000-3009	4000-4004	6000-6005	5000-5005	70010

IC Easy Full Doc Checklist

A REQUIRED FOR ALL APPLICATIONS	
A1	Fully completed Loan Application and Identification (VOI)
A2	Living Expenses Verification: Most recent 1 month's Statements for the applicant/s primary transaction account evidencing salary credits (savings or credit card if applicable) within 55 Days at approval For >80% LVR Most recent 3 month's statements for the applicant/s primary transaction account evidencing salary credits (savings or credit card if applicable) within 60 Days at approval
A3	Plus Servicing Calculator (for manual applications)
A4	Exit Strategy from the applicant over 50 years of age for Owner Occupied loans
B PURCHASE	
B1	Contract of Sale – including deposit receipt
B2	Funds to complete (savings statement) no older than 55 days at approval
B3	If LVR >90% genuine savings required – held or accumulated over 3 months in a savings account or term deposit in the applicant(s) name evidenced by Bank statements within the last 55 days OR
B4	Minimum 6 months evidence of on time rental payments by the applicant(s)
C REFINANCE	
C1	Last 3 months Statements for all debt(s) being refinanced not older than 55 days at approval to 80% LVR >80% LVR last 6 months statements for all debt(s) being refinanced not older than 55 days at approval
C2	Most recent Council Rates Notice on security property
D PAYG	
D1	2 most Recent Payslips not older than 60 days at approval and 1 month latest salary Bank Statement
E SELF-EMPLOYED – (SOLE TRADER/PARTNERSHIP)	
E1	2 years Tax Assessment Notice - (Plus Variable)
E2	1 year Tax Assessment Notice - (Plus Ezy Doc & Plus Maxi)
F COMPANY OR TRUST	
F1	Latest 2 years Financial Statements - (Plus Variable)
F2	Latest 2 years Tax Returns AND - (Plus Variable)
F3	Latest 2 years Tax Assessment Notices if returns not prepared by registered tax agent/accountant - (Plus Variable)
F4	Latest 1 year Financial Statements - (Plus Ezy Doc & Plus Maxi)
F5	Latest 1 year Tax Returns AND - (Plus Ezy Doc & Plus Maxi)
F6	Latest 1 year Tax Assessment Notices if returns not prepared by registered tax agent/accountant - (Plus Ezy Doc & Plus Maxi)
G RENT	
G1	Existing: A current Tenancy Agreement (not more than 2 months old), Rental Statements OR Valuer's Assessment. Latest rates notice for each property where rental income is being relied upon
G2	New Purchases: A Valuer's Assessment OR Letter from a real estate agent (not more than 2 months old). The lower of the two figures will apply

IC Easy Citizen Expat Solutions- No Claw Back Including AUS Citizen and NZ Citizen

IC Easy Expat (No Clawback[1])					
	Owner Occupied			Investment	
	Rate	Comparison		Rate	Comparison
 FIXED 1-3 YEARS ≤ 80% LVR to \$1.5M	6.99%	7.06%#	 FIXED 1-3 YEARS ≤ 80% LVR to \$1.5M	6.99%	7.04%#
VARIABLE ≤ 80% LVR to \$1.5M	6.99%	7.06%#	VARIABLE ≤ 80% LVR to \$1.5M	7.39%	7.80%#
OFFSET ≤ 80% LVR to \$1.5M	Add 0.00 \$395[2] Annual Fee Applies		OFFSET ≤ 80% LVR to \$1.5M	Add 0.00	
INTEREST ONLY (1-5 YEARS) ≤ 80% LVR to \$1.5M	Add 0.00		IO (1-5 YEARS) ≤ 80% LVR to \$1.5M	Add 0.00	
INTEREST ONLY (>5-10 YEARS) ≤ 80% LVR to \$1.5M	Add 0.30		IO (>5-10 YEARS) ≤ 80% LVR to \$1.5M	Add 0.30	
REVERT RATE AFTER FIXED TERM ≤ 80% LVR to \$1.5M	7.09%		REVERT RATE AFTER FIXED TERM ≤ 80% LVR to \$1.5M	7.49%	

ESTIMATED FEES	APPLICATION FEE	\$440	\$440	OTHER UPFRONT FEES	NIL	NIL
	VALUATION FEE	\$250[3]	\$250[3]	SETTLEMENT FEE	\$150	\$150
	EXTRA VALUATION FEE	At cost	At cost	ANNUAL FEE	NIL (\$395[2] Annual Fee Applies for Offset)	\$395
	PROCESSING FEE	\$990	NIL			
	FUNDER'S LEGAL FEE PLUS DISBURSEMENTS AND SEARCHES	\$330[4]	\$330[4]	DISCHARGE FEE	\$895	\$895
	ESTABLISHMENT FEE	Loan Amount	LVR	% of Loan Amount Establishment Fee		
\$150K to \$1M		0.01% to 80%	0.00			
>\$1M to \$1.5M		0.01% to 80%	0.30			

* The PROCESSING FEE: Pay after Formal Approval

LOAN SIZE BY LOCATION				
See Postcode Guide for details on classification. Loan Amount: \$50k minimum & subject to Mortgage Insurance Guidelines.				
	CATEGORY 1	CATEGORY 2	CATEGORY 3	ALL OTHER (NON LISTED)
≤ 60% LVR	\$1.5M	\$1M	\$750K	\$500K
≤ 80% LVR	\$1.5M		\$650K	

SPECIFICATIONS	
POSTCODES	High Density post codes needs to have 20% equity in other security or 1.25 NDI
TERM	30 years
ACCEPTABLE COUNTRY LIST	All countries not under OFAC Sanctioned List (See link : https://orpa.princeton.edu/export-controls/sanctioned-countries)

[1] The No Clawback program will be effective on all new settlements taking place from 1 July 2023 to 30 June 2024.

[2] \$395 Annual Fee for Offset.

[3] \$250 Valuation Fee includes one free Valuation up to \$330 if paid at application lodgement, otherwise higher fee at cost with a minimum of \$330.

[4] Legal fees do not cover disbursements, government charges, and any funder's contract processing fee.

IC Easy Citizen Expat Checklist

A REQUIRED FOR ALL PLUS X APPLICATIONS	
A1	Fully completed Loan Application and Identification (VOI)
A2	Plus Servicing Calculator (for manual applications)
A3	Applicant/s who will be older than 67 years at the expiry of the contracted loan term is required to provide an Exit Strategy (Owner Occupied only)
B PURCHASE	
B1	Contract of Sale – including deposit receipt
B2	Funds to complete (savings statement) no older than 60 days at approval
C REFINANCE	
C1	Last 3 months statements for all debt(s) being refinanced not older than 60 days at approval to 80% LVR
C2	Most recent Council Rates Notice on security property
D PAYG	
D1	1 most Recent Payslip not older than 60 days at approval
D2	1 month Salary Credit Statement
D3	Bonus or Commission - Employment Letter confirming last 2 years income
E RENT	
E1	Existing: A current Tenancy Agreement (not more than 2 months old), Rental Statements OR Valuer's Assessment. Latest Rates Notice for each property where Rental Income is being relied upon
E2	New Purchases: A Valuer's Assessment OR Letter from a real estate agent (not more than 2 months old). The lower of the two figures will apply

IC Easy Citizen & PR Expat Solutions - **No Claw Back** Including Citizen Expat & PR Expat

IC Easy Citizen & PR Expat Solutions(No Clawback)				
	Owner Occupied		Investment	
	Rate	Comparison	Rate	Comparison
VARIABLE ≤ 80% LVR & ≤ \$1.5M	7.29%	7.69%#	7.59%#	7.99%#
VARIABLE ≤ 80% LVR & ≤ \$2M (By exception)	7.59%	7.99%#	7.89%#	8.29%#
INTEREST ONLY OO ≤ 75% LVR INV ≤ 80% LVR	Add 0.30			
SPECIALIST	(High Risk properties & Credit Score <500) Add 0.50			
OFFSET	Add 0.00			
NO ANNUAL FEE	Add 0.10			
INNER CITY	Add 0.20			

ESTIMATED FEES	APPLICATION FEE & Valuation Fee	\$690[1]	SETTLEMENT FEE	\$150
	PROCESSING FEE	\$990	DISCHARGE FEE	\$795
	FUNDER'S LEGAL FEE	\$330 plus disbursement	ANNUAL FACILITY FEE	\$395[2]
	LENDER RISK FEE	0.01% to 70% LVR Add 0.30%	70.01% to 75% LVR Add 0.50%	75.01% to 80% LVR Add 1.00%

* The PROCESSING FEE: Pay after Formal Approval

SECURITY SIZE REQUIREMENTS		
SIZE (NO MINIMUM)	< 40 sqm	> 40 sqm
MAX LVR	Case By Case	80% LVR

LOAN SIZE & LVR BY LOCATION	
LOCATION	Category 1
LOAN SIZE	80% (\$150K - \$2M)
	Inner City (\$150K - \$2M)
TERM	30 years. 5 years maximum IO.

ACCEPTABLE COUNTRY LIST
Australia, Brazil, Brunei, Canada, China, Fiji, France, Germany, Hong Kong, India, Indonesia, Japan, Macau, Malaysia, Mexico, New Zealand, Papua New Guinea, Philippines, Qatar, Saudi Arabia, Singapore, South Africa, South Korea, Switzerland, Taiwan, United Kingdom (England, Scotland, Wales, Northern Ireland), United Arab Emirates, United States of America and Vietnam. (This list is subject to change).

ACCEPTED APPLICANT LIST	
Applicant Type	VISA Number
Citizen	Acceptable
Permanent Resident	Resident Visa allowing ongoing occupancy.
Temporary Resident	N/A
Non-Resident	N/A

[1] \$250 Valuation Fee includes one free Valuation up to \$330 if paid at application lodgement, otherwise higher fee at cost with a minimum of \$330.

[2] The Annual Facility for 1 year is payable at settlement and on the annual settlement anniversary thereafter.

IC Easy Citizen & PR Expat Solutions

A REQUIRED FOR ALL EZY EXPAT APPLICATIONS	
A1	Fully completed Loan Application and Identification (VOI)
A2	IC Expat Servicing Calculator (for manual applications)
A3	Exit Strategy if applicant is 55 years of age or over for Owner Occupied
A4	Permanent Resident Visa allowing ongoing occupancy (Not Applicable for Citizens)
B PURCHASE	
B1	Contract of Sale – including deposit receipt
B2	Funds to complete (savings statement) no older than 45 days at conditional approval
C REFINANCE	
C1	No Statements required if it can be confirmed by CCR, if CCR cannot be obtained, use last 3 month's statements for all debt(s) being refinanced not older than 45 days at conditional approval
C2	Most recent Council Rates Notice on security property
D PAYG	
D1	Australian; 2 Payslips not older than 60 days at conditional approval Foreign; Employment letter not older than 45 days at conditional approval and 3 months statements showing salary credits not older than 45 days at conditional approval
E SELF-EMPLOYED – (SOLE TRADER/PARTNERSHIP)	
E1	Last 1 year Financial Statements not older than 18 months at conditional approval
F RENT	
F1	Residential - Latest Rental Statement OR if vacant Real Estate Rental appraisal letter not older than 45 days at conditional approval

IC Easy Alt Doc Lite Solutions- No Claw Back

IC Easy Alt Doc Lite Solutions(No Claw Back)		
	Owner Occupied	
	Rate	Comparison
VARIABLE ≤ 80% LVR & ≤ \$1.5M	7.29%	7.69%#
VARIABLE ≤ 80% LVR & ≤ \$2M (By exception)	7.59%	7.99%#
INVSETMENT ≤ 80% LVR & ≤ \$2M	Add 0.30	
INTEREST ONLY OO ≤ 75% LVR & ≤ \$2M INV ≤ 80% LVR & ≤ \$2M	Add 0.30	
OFFSET	Add 0.00	
CONSTRUCTION (OO) (By exception)	Add 0.50	
SPECIALIST	(High Risk properties & Credit Score <500) Add 0.50	
NO ANNUAL FEE	Add 0.10	

#Security or borrower deemed specialised or higher risk

UPFRONT FEES	APPLICATION FEE	\$690[1]	OTHER FEES	PROGRESS PAYMENT FEE	\$995
	PROCESSING FEE	\$990*		CONSTRUCTION ADMIN FEE	\$750
	FUNDER'S LEGAL FEE PLUS DISBURSEMENTS AND SEARCHES	\$330 plus disbursement		DISCHARGE FEE	\$795
	SETTLEMENT FEE	\$150		ANNUAL FACILITY FEE	\$395[2]
LENDER RISK FEE	0.01 to 70% LVR Add 0.30%	70.01 to 75% LVR Add 0.50%	75.01% to 80% LVR Add 1.00%		
To avoid Risk Fee, simply load the rate by 1/3 of the fee. Increase should apply as follows:					
0.10% Rate loading to remove the 0.30% Risk Fee and Clawback applies					
0.17% Rate loading to remove the 0.50% Risk Fee and Clawback applies					
0.33% Rate loading to remove the 1.00% Risk Fee and Clawback applies					

* The PROCESSING FEE: Pay after Formal Approval

SECURITY SIZE REQUIREMENTS		
SIZE (NO MINIMUM)	< 40 sqm	> 40 sqm
MAX LVR	Case By Case	80% LVR

LOAN SIZE & LVR BY LOCATION			
LOCATION	Inner City & Metro (Cat 1)	Cat 2	Cat 3 & Cat 4
LOAN SIZE	\$2M to 80%	\$1M to 80%	\$500K to 70% \$400K to 80%
TERM	30 years. 5 years maximum IO.		

[1] \$250 Valuation Fee includes one free Valuation up to \$330 if paid at application lodgement, otherwise higher fee at cost with a minimum of \$330.

[2] The Annual Facility for 1 year is payable at settlement and on the annual settlement anniversary thereafter.

IC Easy Alt Doc Lite Solutions

A REQUIRED FOR ALL APPLICATIONS	
A1	Fully completed Loan Application and Identification (VOI)
A2	IC Servicing Calculator (for manual applications)
A3	Stated purpose Exit Strategy if applicant is 55 years of age or over for Owner Occupied
B PURCHASE	
B1	Contract of Sale – including deposit receipt.
B2	Funds to complete (savings statement) no older than 45 days at conditional approval
C REFINANCE	
C1	Lenders that participate in comprehensive reporting – no statements required. OR Last 3 month's statements for all debt(s) being refinanced not older than 45 days at conditional approval
C2	Most recent Council Rates Notice on security property
C3	Cash out over \$500,000 is available by exception
D PAYG	
D1	2 payslips not older than 60 days at conditional approval OR Current employment contract OR Bank Statements showing 2 most recent salary credits
E SELF-EMPLOYED – (SOLE TRADER / PARTNERSHIP / COMPANY)	
E1	Last 1 year Financial Statements not older than 18 months at conditional approval
F RENT	
F1	Residential - Latest Rental Statement or if vacant Real Estate Rental appraisal letter not older than 45 days at conditional approval
F2	Commercial - Copy of current formal Lease Agreement and evidence of payment over most recent 3 months (ie via Bank statements not older than 45 days at conditional approval)

IC Easy Citizen & PR Expat Solutions & IC Easy Alt Doc Lite Solutions

Postcode Check (by Exception)

Acceptable Security Location Postcodes				
State	Category 1	Category 2	Category 3	Category 4
ACT	2600, 2601, 2602, 2603, 2604, 2605, 2606, 2607, 2609, 2611, 2612, 2614, 2615, 2617, 2618, 2620, 2900, 2902, 2903, 2904, 2905, 2906, 2911, 2912, 2913, 2914		2628, 2630	
NSW	2000, 2007, 2008, 2009, 2010, 2011, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025, 2026, 2027, 2028, 2029, 2030, 2031, 2032, 2033, 2034, 2035, 2036, 2037, 2038, 2039, 2040, 2041, 2042, 2043, 2044, 2045, 2046, 2047, 2048, 2049, 2050, 2060, 2061, 2062, 2063, 2064, 2065, 2066, 2067, 2068, 2069, 2070, 2071, 2072, 2073, 2074, 2075, 2076, 2077, 2079, 2080, 2081, 2082, 2083, 2084, 2085, 2086, 2087, 2088, 2089, 2090, 2092, 2093, 2094, 2095, 2096, 2097, 2099, 2100, 2101, 2102, 2103, 2104, 2105, 2106, 2107, 2108, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, 2120, 2121, 2122, 2125, 2126, 2127, 2128, 2130, 2131, 2132, 2133, 2134, 2135, 2136, 2137, 2138, 2140, 2141, 2142, 2143, 2144, 2145, 2146, 2147, 2148, 2150, 2151, 2152, 2153, 2154, 2155, 2156, 2157, 2158, 2159, 2160, 2161, 2162, 2163, 2164, 2165, 2166, 2167, 2168, 2170, 2171, 2172, 2173, 2174, 2175, 2176, 2177, 2178, 2179, 2190, 2191, 2192, 2193, 2194, 2195, 2196, 2197, 2198, 2199, 2200, 2203, 2204, 2205, 2206, 2207, 2208, 2209, 2210, 2211, 2212, 2213, 2214, 2216, 2217, 2218, 2219, 2220, 2221, 2222, 2223, 2224, 2225, 2226, 2227, 2228, 2229, 2230, 2231, 2232, 2233, 2234, 2250, 2280, 2281, 2282, 2283, 2284, 2285, 2286, 2287, 2289, 2290, 2291, 2292, 2293, 2294, 2295, 2296, 2297, 2298, 2299, 2300, 2302, 2308, 2500, 2558, 2559, 2560, 2563, 2564, 2565, 2566, 2567, 2568, 2569, 2570, 2571, 2572, 2573, 2574, 2745, 2747, 2748, 2749, 2750, 2752, 2753, 2754, 2756, 2757, 2758, 2759, 2760, 2761, 2762, 2763, 2765, 2766, 2767, 2768, 2769, 2770, 2773, 2774, 2775, 2776, 2777, 2778, 2779, 2780, 2782, 2783, 2784, 2785	2251, 2256, 2257, 2258, 2259, 2260, 2261, 2262, 2263, 2264, 2265, 2267, 2278, 2303, 2304, 2305, 2306, 2307, 2315, 2316, 2317, 2318, 2319, 2320, 2321, 2322, 2323, 2324, 2325, 2326, 2327, 2330, 2334, 2335, 2340, 2350, 2427, 2428, 2429, 2430, 2431, 2440, 2443, 2444, 2445, 2446, 2447, 2448, 2450, 2452, 2456, 2460, 2464, 2470, 2477, 2478, 2479, 2480, 2481, 2482, 2483, 2484, 2485, 2486, 2487, 2488, 2489, 2490, 2502, 2505, 2506, 2508, 2515, 2516, 2517, 2518, 2519, 2525, 2526, 2527, 2528, 2529, 2530, 2533, 2534, 2535, 2538, 2539, 2540, 2541, 2546, 2548, 2549, 2550, 2551, 2555, 2556, 2557, 2575, 2576, 2577, 2578, 2579, 2580, 2582, 2594, 2611, 2618, 2619, 2620, 2621, 2640, 2641, 2650, 2651, 2680, 2731, 2738, 2739, 2790, 2795, 2800, 2830, 2850, 2870	2360, 2380, 2454, 2455, 2463, 2466, 2536, 2537, 2583, 2642, 2643, 2647, 2710, 2720, 2792	2311, 2328, 2333, 2354, 2361, 2400, 2424, 2794, 2846, 2848, 2880, 2899
NT	0800, 0810, 0812, 0820, 0828, 0829, 0830 0832	0822, 0834, 0835, 0836, 0870, 0872, 0873, 0874, 0875	0839, 0850	0885
QLD	4000, 4005, 4006, 4007, 4008, 4009, 4010, 4011, 4012, 4013, 4014, 4017, 4018, 4019, 4020, 4021, 4022, 4030, 4031, 4032, 4034, 4035, 4036, 4037, 4051, 4053, 4054, 4055, 4059, 4060, 4061, 4064, 4065, 4066, 4067, 4068, 4069, 4070, 4073, 4074, 4075, 4076, 4077, 4078, 4101, 4102, 4103, 4104, 4105, 4106, 4107, 4108, 4109, 4110, 4111, 4112, 4113, 4114, 4115, 4116, 4117, 4118, 4119, 4120, 4121, 4122, 4123, 4124, 4125, 4127, 4128, 4129, 4130, 4131, 4132, 4133, 4151, 4152, 4153, 4154, 4155, 4156, 4157, 4158, 4159, 4160, 4161, 4163, 4164, 4165, 4169, 4170, 4171, 4172, 4173, 4174, 4178, 4179, 4205, 4207, 4208, 4209, 4210, 4211, 4212, 4213, 4214, 4215, 4216, 4217, 4218, 4219, 4220, 4221, 4223, 4224, 4225, 4226, 4227, 4228, 4270, 4271, 4272, 4280, 4300, 4301, 4303, 4304, 4305, 4306, 4500, 4501, 4502, 4503, 4504, 4505, 4506, 4507, 4508, 4509, 4510, 4511, 4512, 4516, 4517, 4518, 4519, 4520, 4521	4285, 4350, 4352, 4370, 4514, 4515, 4550, 4551, 4552, 4553, 4554, 4555, 4556, 4557, 4558, 4559, 4560, 4561, 4562, 4563, 4564, 4565, 4566, 4567, 4568, 4570, 4572, 4573, 4575, 4610, 4650, 4655, 4659, 4670, 4677, 4700, 4701, 4702, 4703, 4710, 4711, 4740, 4750, 4751, 4800, 4802, 4810, 4811, 4812, 4813, 4814, 4815, 4817, 4818, 4865, 4868, 4869, 4870, 4877, 4881, 4883, 4737, 4753, 4878, 4879	4343, 4680, 4807, 4808, 4816, 4820, 4821, 4823, 4850, 4860, 4880	4025, 4183, 4184, 4405, 4413, 4415, 4420, 4455, 4472, 4480, 4581, 4709, 4714, 4715, 4717, 4718, 4720, 4721, 4723, 4725, 4730, 4735, 4738, 4742, 4743, 4744, 4745, 4746, 4803, 4804, 4819, 4824, 4825, 4874, 4875, 4895
SA	5000, 5006, 5007, 5008, 5009, 5010, 5011, 5012, 5013, 5014, 5015, 5016, 5017, 5018, 5019, 5020, 5021, 5022, 5023, 5024, 5025, 5031, 5032, 5033, 5034, 5035, 5037, 5038, 5039, 5040, 5041, 5042, 5043, 5044, 5045, 5046, 5047, 5048, 5049, 5050, 5051, 5052, 5061, 5062, 5063, 5064, 5065, 5066, 5067, 5068, 5069, 5070, 5072, 5073, 5074, 5075, 5076, 5081, 5082, 5083, 5084, 5085, 5086, 5087, 5088, 5089, 5090, 5091, 5092, 5093, 5094, 5095, 5096, 5097, 5098, 5106, 5107, 5108, 5109, 5110, 5111, 5112, 5113, 5114, 5115, 5116, 5117, 5118, 5120, 5121, 5125, 5126, 5127, 5131, 5132, 5133, 5134, 5136, 5137, 5138, 5139, 5140, 5141, 5142, 5144, 5150, 5151, 5152, 5153, 5154, 5155, 5156, 5157, 5158, 5159, 5160, 5161, 5162, 5163, 5164, 5165, 5166, 5167, 5168, 5169, 5170, 5171, 5172, 5173, 5174	5201, 5202, 5203, 5204, 5211, 5212, 5213, 5214, 5231, 5232, 5233, 5234, 5240, 5241, 5242, 5243, 5244, 5245, 5250, 5251, 5252, 5253, 5254, 5255, 5280, 5290, 5291, 5330, 5333, 5340, 5341, 5343, 5344, 5345, 5350, 5351, 5352, 5353, 5355, 5360, 5453, 5501, 5719	5354, 5540, 5554, 5556, 5558, 5606, 5607	5259, 5307, 5413, 5577, 5580, 5581, 5582, 5583, 5600, 5601, 5608, 5609, 5690, 5700, 5710, 5722, 5723, 5725

IC Easy Citizen & PR Expat Solutions & IC Easy Alt Doc Lite Solutions Postcode Check (by Exception)

Acceptable Security Location Postcodes				
State	Category 1	Category 2	Category 3	Category 4
TAS	7000, 7004, 7005, 7007, 7008, 7009, 7010, 7011, 7012, 7015, 7016, 7017, 7018, 7019, 7021, 7025, 7050, 7052, 7053, 7054, 7055, 7170, 7171, 7172	7022, 7030, 7173, 7190, 7212, 7216, 7248, 7249, 7250, 7258, 7277, 7290, 7300, 7301, 7307, 7310, 7315, 7316, 7320, 7330	7321, 7325	7267, 7467, 7468, 7469, 7470
VIC	3000, 3002, 3003, 3004, 3006, 3008, 3011, 3012, 3013, 3015, 3016, 3018, 3019, 3020, 3021, 3022, 3023, 3024, 3025, 3026, 3027, 3028, 3029, 3030, 3031, 3032, 3033, 3034, 3036, 3037, 3038, 3039, 3040, 3041, 3042, 3043, 3044, 3046, 3047, 3048, 3049, 3051, 3052, 3053, 3054, 3055, 3056, 3057, 3058, 3059, 3060, 3061, 3062, 3063, 3064, 3065, 3066, 3067, 3068, 3070, 3071, 3072, 3073, 3074, 3075, 3076, 3078, 3079, 3081, 3082, 3083, 3084, 3085, 3087, 3088, 3089, 3090, 3091, 3093, 3094, 3095, 3096, 3097, 3099, 3101, 3102, 3103, 3104, 3105, 3106, 3107, 3108, 3109, 3111, 3113, 3114, 3115, 3116, 3121, 3122, 3123, 3124, 3125, 3126, 3127, 3128, 3129, 3130, 3131, 3132, 3133, 3134, 3135, 3136, 3137, 3138, 3139, 3140, 3141, 3142, 3143, 3144, 3145, 3146, 3147, 3148, 3149, 3150, 3151, 3152, 3153, 3154, 3155, 3156, 3158, 3159, 3160, 3161, 3162, 3163, 3165, 3166, 3167, 3168, 3169, 3170, 3171, 3172, 3173, 3174, 3175, 3177, 3178, 3179, 3180, 3181, 3182, 3183, 3184, 3185, 3186, 3187, 3188, 3189, 3190, 3191, 3192, 3193, 3194, 3195, 3196, 3197, 3198, 3199, 3200, 3201, 3202, 3204, 3205, 3206, 3207, 3211, 3212, 3213, 3214, 3215, 3216, 3218, 3219, 3220, 3221, 3335, 3337, 3338, 3340, 3341, 3429, 3750, 3752, 3754, 3755, 3759, 3761, 3764, 3765, 3766, 3767, 3770, 3781, 3782, 3783, 3785, 3786, 3787, 3788, 3789, 3791, 3792, 3793, 3795, 3796, 3802, 3803, 3804, 3805, 3806, 3807, 3808, 3809, 3810, 3812, 3910, 3911, 3912, 3913, 3915, 3916, 3918, 3919, 3926, 3927, 3928, 3929, 3930, 3931, 3933, 3934, 3936, 3937, 3938, 3939, 3940, 3941, 3942, 3943, 3944, 3975, 3976, 3977, 3978	3217, 3222, 3223, 3224, 3225, 3226, 3227, 3228, 3230, 3232, 3233, 3234, 3280, 3284, 3305, 3314, 3331, 3350, 3351, 3352, 3355, 3356, 3400, 3431, 3437, 3438, 3440, 3441, 3444, 3460, 3461, 3500, 3501, 3550, 3551, 3555, 3556, 3564, 3585, 3630, 3631, 3644, 3677, 3690, 3691, 3730, 3753, 3756, 3757, 3775, 3777, 3799, 3818, 3820, 3825, 3840, 3842, 3844, 3850, 3875, 3922, 3980, 3995, 3996	3231, 3249, 3250, 3300, 3357, 3363, 3377, 3434, 3442, 3450, 3465, 3523, 3616, 3620, 3629, 3636, 3660, 3672, 3758, 3814, 3815, 3816, 3823, 3824, 3880, 3909, 3981	3921
WA	6000, 6003, 6004, 6005, 6006, 6007, 6008, 6009, 6010, 6011, 6012, 6014, 6015, 6016, 6017, 6018, 6019, 6020, 6021, 6022, 6023, 6024, 6025, 6026, 6027, 6028, 6029, 6030, 6031, 6032, 6033, 6034, 6035, 6036, 6037, 6038, 6041, 6042, 6043, 6044, 6050, 6051, 6052, 6053, 6054, 6055, 6056, 6057, 6058, 6059, 6060, 6061, 6062, 6063, 6064, 6065, 6066, 6067, 6068, 6069, 6070, 6071, 6072, 6073, 6074, 6076, 6077, 6078, 6079, 6081, 6082, 6083, 6084, 6090, 6100, 6101, 6102, 6103, 6104, 6105, 6106, 6107, 6108, 6109, 6110, 6111, 6112, 6121, 6122, 6123, 6124, 6125, 6126, 6147, 6148, 6149, 6150, 6151, 6152, 6153, 6154, 6155, 6156, 6157, 6158, 6159, 6160, 6161, 6162, 6163, 6164, 6165, 6166, 6167, 6168, 6169, 6170, 6171, 6172, 6173, 6174, 6175, 6176, 6180, 6181, 6182, 6207, 6208, 6209, 6210, 6211, 6213, 6214,	6229, 6230, 6232, 6233, 6280, 6281, 6282, 6284, 6285, 6290, 6330, 6450, 6511, 6516, 6530, 6532, 6726	6225, 6333, 6401	6220, 6254, 6346, 6390, 6429, 6430, 6432, 6436, 6437, 6438, 6440, 6442, 6443, 6446, 6517, 6518, 6535, 6620, 6640, 6642, 6701, 6707, 6710, 6713, 6714, 6716, 6718, 6720, 6721, 6722, 6725, 6728, 6743, 6751, 6753, 6754, 6758, 6760, 6770

Inner-City Postcodes			
NSW	VIC	QLD	SA/WA/NT/TAS
2000 - 2005	3000 - 3010	4000 - 4004	5000 - 5005, 6000 - 6004, 0800 - 0801, 7000 - 7003

High Density Postcodes (Max 80%LVR)			
NSW	VIC	QLD	SA/WA/NT/TAS
2017, 2018, 2020, 2077, 2113, 2121, 2127, 2145, 2150, 2155, 2170, 2250, 2750	3000, 3003, 3006, 3008	4000, 4001, 4002, 4003, 4004, 4006, 4101, 4209, 4215, 4217, 4218	5000, 6000, 6001, 6002, 0800, 0801, 7000



IC Easy Alt Doc Lite Solutions Only

(Excludes IC Easy Citizen & PR Expat Solutions)
Inner City *, High Density **

Acceptable Security Location Postcodes				
State	Category 1	Category 2	Category 3	Category 4
ACT	2600, 2601, 2602, 2603, 2604, 2605, 2606, 2607, 2609, 2611, 2612, 2614, 2615, 2617, 2618, 2618, 2619, 2620, 2620, 2621, 2640, 2641, 2650, 2651, 2745, 2747, 2748, 2749, 2750**, 2752, 2753, 2754, 2756, 2757, 2758, 2759, 2760, 2761, 2762, 2763, 2765, 2766, 2767, 2768, 2769, 2770, 2773, 2774, 2775, 2776, 2777, 2778, 2779, 2780, 2782, 2783, 2784, 2785, 2795, 2830, 2900, 2902, 2903, 2904, 2905, 2906, 2911, 2912, 2913, 2914	2680, 2731, 2738, 2739, 2790, 2800, 2850, 2870	2622, 2623, 2625, 2626, 2627, 2628, 2629, 2630, 2631, 2632, 2633, 2642, 2643, 2644, 2645, 2646, 2647, 2648, 2649, 2652, 2653, 2655, 2656, 2658, 2659, 2660, 2661, 2663, 2665, 2666, 2668, 2671, 2672, 2675, 2681, 2700, 2701, 2702, 2703, 2705, 2706, 2707, 2710, 2711, 2712, 2713, 2714, 2715, 2716, 2717, 2720, 2721, 2722, 2725, 2726, 2727, 2729, 2730, 2732, 2733, 2734, 2735, 2736, 2737, 2786, 2787, 2791, 2793, 2794, 2797, 2798, 2799, 2803, 2804, 2805, 2806, 2807, 2808, 2809, 2810, 2817, 2818, 2820, 2821, 2822, 2823, 2824, 2825, 2826, 2827, 2828, 2829, 2831, 2832, 2833, 2834, 2835, 2836, 2838, 2839, 2840, 2842, 2843, 2844, 2845, 2847, 2849, 2852, 2864, 2865, 2866, 2867, 2868, 2869, 2871, 2873, 2874, 2875, 2876, 2877, 2878, 2879	2669, 2792, 2846, 2848, 2880
NSW	2000* **, 2007, 2008, 2009, 2010, 2011, 2015, 2016, 2017**, 2018**, 2019, 2020**, 2021, 2022, 2023, 2024, 2025, 2026, 2027, 2028, 2029, 2030, 2031, 2032, 2033, 2034, 2035, 2036, 2037, 2038, 2039, 2040, 2041, 2042, 2043, 2044, 2045, 2046, 2047, 2048, 2049, 2050, 2060, 2061, 2062, 2063, 2064, 2065, 2066, 2067, 2068, 2069, 2070, 2071, 2072, 2073, 2074, 2075, 2076, 2077**, 2079, 2080, 2081, 2082, 2083, 2084, 2085, 2086, 2087, 2088, 2089, 2090, 2092, 2093, 2094, 2095, 2096, 2097, 2099, 2100, 2101, 2102, 2103, 2104, 2105, 2106, 2107, 2108, 2110, 2111, 2112, 2113**, 2114, 2115, 2116, 2117, 2118, 2119, 2120, 2121**, 2122, 2125, 2126, 2127**, 2128, 2130, 2131, 2132, 2133, 2134, 2135, 2136, 2137, 2138, 2140, 2141, 2142, 2143, 2144, 2145**, 2146, 2147, 2148, 2150**, 2151, 2152, 2153, 2154, 2155**, 2156, 2157, 2158, 2159, 2160, 2161, 2162, 2163, 2164, 2165, 2166, 2167, 2168, 2170**, 2171, 2172, 2173, 2174, 2175, 2176, 2177, 2178, 2179, 2190, 2191, 2192, 2193, 2194, 2195, 2196, 2197, 2198, 2199, 2200, 2203, 2204, 2205, 2206, 2207, 2208, 2209, 2210, 2211, 2212, 2213, 2214, 2216, 2217, 2219, 2220, 2221, 2222, 2223, 2224, 2225, 2226, 2227, 2228, 2229, 2230, 2231, 2232, 2233, 2234, 2250**, 2251, 2256, 2257, 2258, 2259, 2260, 2261, 2262, 2263, 2264, 2265, 2267, 2278, 2280, 2281, 2282, 2283, 2284, 2285, 2286, 2287, 2289, 2290, 2291, 2292, 2293, 2294, 2295, 2296, 2297, 2298, 2299, 2300, 2302, 2303, 2304, 2305, 2306, 2307, 2308, 2315, 2316, 2317, 2318, 2319, 2320, 2321, 2322, 2323, 2324, 2327, 2340, 2444, 2452, 2477, 2478, 2479, 2480, 2481, 2484, 2485, 2486, 2487, 2488, 2489, 2500, 2502, 2505, 2506, 2508, 2515, 2516, 2517, 2518, 2519, 2525, 2526, 2527, 2528, 2529, 2530, 2533, 2534, 2555, 2556, 2557, 2558, 2559, 2560, 2563, 2564, 2565, 2566, 2567, 2568, 2569, 2570, 2571, 2572, 2573, 2574, 2575, 2576, 2577	2325, 2326, 2330, 2334, 2335, 2350, 2421, 2427, 2428, 2429, 2430, 2431, 2440, 2443, 2445, 2446, 2447, 2448, 2450, 2456, 2460, 2464, 2470, 2482, 2483, 2490, 2535, 2538, 2539, 2540, 2541, 2546, 2548, 2549, 2550, 2551, 2578, 2579, 2580, 2582	2052, 2129, 2312, 2329, 2336, 2337, 2338, 2339, 2341, 2342, 2343, 2344, 2345, 2346, 2347, 2352, 2353, 2355, 2356, 2357, 2358, 2359, 2360, 2365, 2369, 2370, 2371, 2372, 2379, 2380, 2381, 2382, 2383, 2386, 2387, 2388, 2390, 2395, 2396, 2397, 2398, 2399, 2401, 2402, 2403, 2404, 2405, 2406, 2408, 2409, 2410, 2411, 2415, 2420, 2422, 2423, 2425, 2426, 2439, 2441, 2449, 2453, 2454, 2455, 2462, 2463, 2465, 2466, 2469, 2471, 2472, 2473, 2474, 2475, 2476, 2536, 2537, 2545, 2581, 2583, 2584, 2585, 2586, 2587, 2588, 2590, 2594	2311, 2328, 2333, 2354, 2361, 2400, 2424
NT	800* **, 810, 812, 820, 828, 829, 830, 832, 834	822, 835, 836, 870, 872, 873, 874, 875	815, 837, 838, 839, 840, 845, 846, 847, 850, 852, 853, 854, 860, 880	841, 862, 885
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IC Easy Alt Doc Lite Solutions Only



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CAPITAL

Mortgage
Management

(Excludes IC Easy Citizen & PR Expat Solutions)

Inner City *, High Density **

Acceptable Security Location Postcodes

State	Category 1	Category 2	Category 3	Category 4
SA	5000* **, 5006, 5007, 5008, 5009, 5010, 5011, 5012, 5013, 5014, 5015, 5016, 5017, 5018, 5019, 5020, 5021, 5022, 5023, 5024, 5025, 5031, 5032, 5033, 5034, 5035, 5037, 5038, 5039, 5040, 5041, 5042, 5043, 5044, 5045, 5046, 5047, 5048, 5049, 5050, 5051, 5052, 5061, 5062, 5063, 5064, 5065, 5066, 5067, 5068, 5069, 5070, 5072, 5073, 5074, 5075, 5076, 5081, 5082, 5083, 5084, 5085, 5086, 5087, 5088, 5089, 5090, 5091, 5092, 5093, 5094, 5095, 5096, 5097, 5098, 5106, 5107, 5108, 5109, 5110, 5111, 5112, 5113, 5114, 5115, 5116, 5117, 5118, 5120, 5121, 5125, 5126, 5127, 5131, 5132, 5133, 5134, 5136, 5137, 5138, 5139, 5140, 5141, 5142, 5144, 5150, 5151, 5152, 5153, 5154, 5155, 5156, 5157, 5158, 5159, 5160, 5161, 5162, 5163, 5164, 5165, 5166, 5167, 5168, 5169, 5170, 5171, 5172, 5173, 5174, 5231, 5234, 5240, 5241, 5242, 5243, 5244, 5245, 5250, 5251, 5252, 5350	5201, 5202, 5203, 5204, 5211, 5212, 5213, 5214, 5232, 5233, 5253, 5254, 5255, 5280, 5290, 5291, 5330, 5333, 5340, 5341, 5343, 5344, 5345, 5351, 5352, 5353, 5355, 5360, 5372, 5453, 5501, 5719	5210, 5220, 5221, 5222, 5223, 5235, 5236, 5237, 5238, 5256, 5260, 5261, 5262, 5263, 5264, 5265, 5266, 5267, 5268, 5269, 5270, 5271, 5272, 5273, 5275, 5276, 5277, 5278, 5279, 5301, 5302, 5303, 5304, 5306, 5308, 5309, 5310, 5311, 5320, 5321, 5322, 5331, 5332, 5342, 5346, 5354, 5356, 5357, 5371, 5373, 5374, 5381, 5400, 5401, 5410, 5411, 5412, 5414, 5415, 5416, 5417, 5418, 5419, 5420, 5421, 5422, 5431, 5432, 5433, 5434, 5440, 5451, 5452, 5454, 5455, 5460, 5461, 5462, 5464, 5470, 5471, 5472, 5473, 5480, 5481, 5482, 5483, 5485, 5490, 5491, 5493, 5495, 5502, 5510, 5520, 5521, 5522, 5523, 5540, 5550, 5552, 5554, 5555, 5556, 5558, 5560, 5570, 5571, 5572, 5573, 5575, 5576, 5602, 5603, 5604, 5605, 5606, 5607, 5630, 5631, 5632, 5633, 5640, 5641, 5642, 5650, 5651, 5652, 5653, 5654, 5655, 5660, 5661, 5670, 5671, 5680, 5701, 5715, 5717, 5720, 5724, 5730, 5731, 5732, 5733, 5734	5259, 5307, 5413, 5577, 5580, 5581, 5582, 5583, 5600, 5601, 5608, 5609, 5690, 5700, 5710, 5722, 5723, 5725
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IC Easy Non-Resident Solutions- **No Claw Back**

IC Easy Non Resident (No Clawback ^[1])		
	Owner Occupied & Investment	
	Rate	Comparison
VARIABLE ≤ 80% LVR & ≤ \$1M	7.79%	7.87%#
NO OFFSET NO DEBIT CARD	\$395 Annual Fee applies for No Debit Card	
INTEREST ONLY (Investment)	Owner Occupied Add 0.50 Investment Add 0.30	

ESTIMATED FEES	APPLICATION FEE	\$440	OTHER UPFRONT FEES	NIL
	VALUATION FEE	\$250 ^[3]	SETTLEMENT FEE	\$450
	EXTRA VALUATION FEE	At cost	ANNUAL FEE	\$395
	PROCESSING FEE	\$990*	DISCHARGE FEE	\$895
	FUNDER'S LEGAL FEE	\$330 plus disbursement ^[4]		
	ESTABLISHMENT FEE	Loan Amount	LVR	% of Loan Amount Establishment Fee
\$150K to \$1M		0.01% to 80%	0.30	

* The PROCESSING FEE: Pay after Formal Approval

LOAN SIZE BY LOCATION		
See Postcode Guide for details on classification		
	Cat 1	Cat 2, 3 & all other (non listed)
≤ 80% LVR	\$1M	N/A

SPECIFICATIONS	
TERM	30 years. 5 years maximum IO.
ACCEPTABLE COUNTRY LIST	All countries not under OFAC Sanctioned List (See link : https://orpa.princeton.edu/export-controls/sanctioned-countries)

[1] The No Clawback program will be effective on all new settlements taking place from 1 July 2023 to 30 June 2024.

[2] \$395 Annual Fee for Offset with no Debit Card.

[3] \$250 Valuation Fee includes one free Valuation up to \$330 if paid at application lodgement, otherwise higher fee at cost with a minimum of \$330.

[4] Legal fees do not cover disbursements, government charges, and any funder's contract processing fee.

IC Easy Non-Resident Checklist

A REQUIRED FOR ALL PLUS NON RESIDENT APPLICATIONS	
A1	Fully completed Loan Application and Identification (VOI) & Plus Servicing Calculator
A2	Exit Strategy if applicant will be older than 67 years at the expired of the Loan Term is required to provide an Exit Strategy (Owner Occupied only)
A3	Clients are to have 20% equity in another property, investments or funds in a bank account with supporting evidence & Credit Report from Country of Residency.
B PURCHASE	
B1	Contract of Sale – including deposit receipt.
B2	Funds to complete (savings statement) no older than 45 days at conditional approval
C REFINANCE	
C1	Lenders that participate in comprehensive reporting - no statements required. OR last 3 months statements for all debt(s) being refinanced not older than 45 days at conditional approval
C2	Council Rates Notice on security property
D PAYG	
D1	2 payslips not older than 60 days at conditional approval OR current Employment Contract OR Letter of Employment & 1 month Salary Credit Statement
D2	Bonus or Commission- Employment Letter confirming last 2 year income
E RENT	
E1	Residential - Latest Rental Statement or if vacant Real Estate Rental appraisal letter not older than 60 days at conditional approval
E2	Commercial - Copy of current Formal Lease Agreement and evidence of payment over most recent 3 months (ie via Bank statements not older than 45 days at conditional approval)

IC Solution Residential (No Claw Back)

Variable rate p.a.		Established Property Loan ≤ \$1.75M									
		Prime		Near Prime		Near Prime +		Specialist		Specialist +	
LVR		P&I	CPR	P&I	CPR	P&I	CPR	P&I	CPR	P&I	CPR
Full Doc	≤65%	7.19%	7.25%	7.49%	7.55%	7.74%	7.80%	8.24%	8.30%	9.64%	9.70%
	≤75%	7.34%	7.40%	7.59%	7.65%	7.84%	7.90%	8.74%	8.80%	9.84%	9.90%
	≤80%	7.44%	7.50%	7.74%	7.80%	7.94%	8.00%	9.24%	9.30%	10.44%	10.55%
Alt Doc	≤65%	7.34%	7.40%	7.79%	7.85%	8.24%	8.30%	8.74%	8.80%	10.24%	10.30%
	≤75%	7.54%	7.60%	8.09%	8.15%	8.54%	8.60%	9.14%	9.20%	10.74%	10.80%
	≤80%	7.54%	7.60%	8.14%	8.30%	8.74%	8.80%	9.54%	9.60%	11.04%	11.10%

Loan Size Limits

Applicable Loadings	Interest Rate	Application Fee*	Prime, Near Prime & Near Prime +	Specialist	Specialist +
Interest Only	0.30%	N/A	≤75%	\$2,000,000	
Investment Property	0.30%	N/A	≤80%	\$1,750,000	
Acreage > 25	From 1.00%	0.75%	Specialist	≤75%	\$1,500,000
Loan size \$1.75m ≤ \$2m	0.25%	0.35%	Specialist	≤80%	\$1,250,000
Vacant Land**	2.50%	1.00%	Specialist +	≤75%	\$1,250,000
			Specialist +	≤80%	\$1,000,000

*Loading applies to existing application fee except where a fixed dollar fee applies, in which case the loading replaces the existing application fee.

**Applies to both primary and secondary securities.

	Prime	Near Prime	Near Prime +	Specialist	Specialist +
Debt Consolidation	Max of 4 Personal Debts	Unlimited personal or business debts			
Cash Out	Unlimited for acceptable stated purpose (personal use only)	Unlimited for acceptable stated purpose			
Vacant Land	Acceptable – Max 5 acres (75% maximum LVR on loans up to \$1,000,000)	Not Acceptable			
Max Land Size	25 acres	Unlimited (on application)			
Location	Cat 1 & 2	Cat 1, 2, 3 & 4			
Permanent FT/PT	6 Months Current or 12 Months Industry	3 Months Current or 12 Months Industry			
Self Employed	ABN Minimum 24 Months GST Minimum 12 Months	ABN Minimum 12 Months GST Minimum 6 Months			
Documentation – PAYG	Last 2 Payslips plus one of: • Income Statement from MyGov • Employment Letter • 3 months bank statements				
Documentation – SE Full Doc	Most recent (1) year Company & Personal Tax Returns & Notice of Assessments Most recent (1) year Financials (if available) Most recent BAS or 3 months business trading statements if tax return is > 6 months old				
Credit History	Paid defaults (only) up to \$500 may be considered	Defaults under \$1,000 accepted (paid or unpaid)	Defaults over \$1,000 paid, listed over 12 months ago	Unlimited defaults paid	Unlimited defaults paid
		Up to 2 defaults over \$1,000 paid listed over 12 months ago	Defaults unpaid over \$1,000 due to 1 credit event older than 12 months	Defaults unpaid over \$1,000 due to 1 credit event older than 6 months	Defaults unpaid due to 1 credit event
Mortgage Arrears	No Arrears	< 1 month (paid)	1 month	2 month	3 month
Other Arrears	No Arrears	< 1 month (paid)	1 month	2 month	3 month
Discharged Bankruptcy	No	From 1 year Discharged		From 1 day Discharged	

FEES AND CHARGES

Application Fee	Establishment Fee	Prime	Near Prime	Near Prime +	Specialist	Specialist +
Full Doc	≤70%	\$1,980	\$495	\$990	0.50%	1.00%
	≤80%	\$1,980	\$495	\$990	1.00%	1.50%
Alt Doc	≤70%	\$1,980	0.50%	0.50%	1.00%	1.50%
	≤80%	\$1,980	0.50%	0.75%	1.25%	1.75%

Solicitors Fee: At Cost- From \$500; Valuation Fee: At Cost- From \$330; Discharge Fee \$450 plus solicitor fees

IC Solution Residential (With Claw Back)

Variable rate p.a.		Established Property Loan ≤ \$1.75M									
		Prime		Near Prime		Near Prime +		Specialist		Specialist +	
LVR		P&I	CPR	P&I	CPR	P&I	CPR	P&I	CPR	P&I	CPR
Full Doc	≤65%	7.49%	7.55%	7.64%	7.70%	7.89%	7.95%	8.39%	8.45%	9.79%	9.85%
	≤75%	7.64%	7.70%	7.74%	7.80%	7.99%	8.05%	8.89%	8.95%	9.99%	10.05%
	≤80%	7.74%	7.80%	7.89%	7.95%	8.09%	8.15%	9.39%	9.45%	10.59%	10.65%
Alt Doc	≤65%	7.64%	7.70%	7.94%	8.00%	8.39%	8.45%	8.89%	8.95%	10.39%	10.45%
	≤75%	7.84%	7.90%	8.24%	8.30%	8.69%	8.75%	9.29%	9.35%	10.89%	10.95%
	≤80%	7.84%	7.90%	8.29%	8.35%	8.89%	8.95%	9.69%	9.75%	11.19%	11.25%

Loan Size Limits

Applicable Loadings	Interest Rate	Application Fee*	Prime, Near Prime & Near Prime +	Specialist	Specialist +
Interest Only	0.30%	N/A	≤75%	\$2,000,000	
Investment Property	0.15%	N/A	≤80%	\$1,750,000	
Acreage > 25	From 1.00%	0.75%	Specialist	≤75%	\$1,500,000
Loan size \$1.75m ≤ \$2m	0.50%	0.35%	Specialist	≤80%	\$1,250,000
Vacant Land**	2.50%	1.00%	Specialist +	≤75%	\$1,250,000
			Specialist +	≤80%	\$1,000,000

*Loading applies to existing application fee except where a fixed dollar fee applies, in which case the loading replaces the existing application fee.

**Applies to both primary and secondary securities.

	Prime	Near Prime	Near Prime +	Specialist	Specialist +
Debt Consolidation	Max of 4 Personal Debts	Unlimited personal or business debts			
Cash Out	Unlimited for acceptable stated purpose (personal use only)	Unlimited for acceptable stated purpose			
Vacant Land	Acceptable – Max 5 acres (75% maximum LVR on loans up to \$1,000,000)	Not Acceptable			
Max Land Size	5 acres	Unlimited (on application)			
Location	Cat 1 & 2	Cat 1, 2, 3 & 4			
Permanent FT/PT	6 Months Current or 12 Months Industry	3 Months Current or 12 Months Industry			
Self Employed	ABN Minimum 24 Months GST Minimum 12 Months	ABN Minimum 12 Months GST Minimum 6 Months			
Documentation – PAYG	Last 2 Payslips plus one of: • Group Certificate • Notice of Assessment • Employment Letter • 3 months bank statements				
Documentation – SE Full Doc	Last 2 years Tax Returns & Notice of Assessments 2 years Financials (if available)				
Credit History	Paid defaults (only) up to \$500 may be considered	Defaults under \$1,000 accepted (paid or unpaid)	Defaults over \$1,000 paid, listed over 12 months ago	Unlimited defaults paid	Unlimited defaults paid
		Up to 2 defaults over \$1,000 paid listed over 12 months ago	Defaults unpaid over \$1,000 due to 1 credit event older than 12 months	Defaults unpaid over \$1,000 due to 1 credit event older than 6 months	Defaults unpaid due to 1 credit event
Mortgage Arrears	No Arrears	< 1 month (paid)	1 month	3 month	
Other Arrears	No Arrears	< 1 month (paid)	1 month	2 month	3 month
Discharged Bankruptcy	No	From 1 year Discharged		From 1 day Discharged	

FEES AND CHARGES


Application Fee	Establishment Fee	Prime	Near Prime	Near Prime +	Specialist	Specialist +
Full Doc	≤70%	\$990	\$495	\$990	0.50%	1.00%
	≤80%	\$990	\$495	\$990	1.00%	1.50%
Alt Doc	≤70%	\$990	0.50%	0.50%	1.00%	1.50%
	≤80%	\$990	0.50%	0.75%	1.25%	1.75%

Solicitors Fee: At Cost- From \$500; Valuation Fee: At Cost- From \$330; Discharge Fee \$450 plus solicitor fees



IC Specialist- Residential Lending- No Claw Back

Full Doc



Rates from[^]
6.99% p.a.

SPECIAL for a limited time
Owner Occupied ≤\$2m**

Max LVR:
95%
80% no LMI
Term:
30 years
Interest Only:
1-5 years*
Income Assessment:
2 payslips or
2 years' financials
Max Loan Size:
\$2m @ 80% LVR
\$5m @ 75% LVR
Up to \$25m on application

Credit Grade	≤65%	75%	80%
A	6.99%	7.24%	7.39%
B	7.54%	7.74%	7.84%

Any Worthwhile Purpose (including cash out)									
Credit Grade	≤\$2m*			\$2m-\$5m			\$5m-\$25m		
	≤65%	75%	80%	≤65%	75%	80%	≤65%	70%	80%
A	7.29%	7.49%	7.69%	7.49%	7.89%		POA	POA	
B	7.79%	7.99%	7.99%	8.29%	8.59%				
C1	8.79%	9.29%	10.04%	8.99%	9.79%				
C2	10.09%	10.29%	11.04%	9.99%	10.29%				
C3	10.79%	10.99%	11.25%						

Lite Coc®



Rates from[^]
7.59% p.a.

SPECIAL for a limited time
Owner Occupied ≤\$2m**

Max LVR:
80%
Term:
30 years
Interest Only:
1-5 years*
Income Assessment:
Accountant's letter, Trading
Statements or BAS
Max Loan Size:
\$2m @ 80% LVR
\$5m @ 75% LVR
Up to \$25m on application

Credit Grade	≤65%	75%	80%
A	7.59%	7.64%	7.69%
B	7.99%	8.24%	8.24%

Any Worthwhile Purpose (including cash out)									
Credit Grade	≤\$2m*			\$2m-\$5m			\$5m-\$25m		
	≤65%	75%	80%	≤65%	70%	75%	≤65%	70%	75%
A	7.79%	7.89%	7.99%	7.99%	8.39%	8.49%	POA	POA	
B	8.19%	8.39%	8.49%	8.29%	8.69%	8.79%			
C1	9.29%	9.69%	10.29%	9.29%	9.79%	10.29%			
C2	10.29%	10.59%	11.25%	10.59%	10.79%	11.25%			

SMSF



Rates from[^]
7.39% p.a.

Max LVR:
80%
Term:
30 years
Interest Only:
N/A
Income Assessment:
Rental Income
SMSF Contribution
Max Loan Size:
\$2m @ 80% LVR

Purchase or Refinance of Investment									
Credit Grade	Metro, Major Regional (<\$2m)			Regional			Inner-city apartments		
	≤65%	75%	80%	≤65%	75%	80%	≤65%	75%	80%
A	7.39%	7.69%	7.79%	7.39%	7.69%	7.79%	7.39%	7.79%	
B	7.79%	8.19%	8.39%	7.79%	8.19%	8.39%	7.79%	8.19%	

**Construction/
Vacant Land**



Rates from[^]
8.29% p.a. | **6.99%** p.a.
(upon completion)

Max LVR:
80%
Term:
30 years
Interest Only:
1-5 years
Income Assessment:
Refer to Full Doc or
Lite Doc®
Max Loan Size:
\$25m

Construction									
Credit Grade	1-2 dwellings (≤\$2m)			1-2 dwellings (\$2m-\$5m)			1-2 dwellings (\$5m-\$25m)		
	≤65%	75%	80%	≤65%	75%	80%	≤65%	75%	80%
A	8.29%	8.49%	8.69%	8.49%	8.79%		POA	POA	
B	8.59%	8.79%	8.99%	8.89%	9.19%				
C1	9.79%	10.19%	10.79%	9.19%	9.49%				

Vacant Land 50% LVR (up to 2 years loan term)

[^] Depends on loan amount and risk grade of borrower. * Interest rate loading of 0.40% p.a. may apply, depending on loan amount or product type. ** Interest only available.

Rural-Resi ≤100 ACRES



Rates from[^]
7.69% p.a.

Max LVR:
75%**
Term:
30 years
Interest Only:
1-5 years
Income Assessment:
Refer to Full Doc or Lite Doc®
Max Loan Size:
\$1.5m

Any Worthwhile Purpose				
Credit Grade	Full Doc		Lite Doc®	
	≤65%	75%**	≤65%	75%**
A	7.69%	7.89%	8.24%	8.29%
B	8.19%	8.39%	8.59%	8.79%
C1	9.19%	9.69%	9.69%	10.09%
C2	10.49%	10.69%	10.69%	10.99%

Bridging



Rates from[^]
8.39% p.a.

Max LVR:
80%
Term:
2 years (up to 30 years if residual debt)
Interest Only:
2 years
Income Assessment:
Refer to Full Doc or Lite Doc®
Max Loan Size:
\$2m @ 80% LVR
\$5m @ 75% LVR
Up to \$25m on application

Purchase or Construction									
Credit Grade	≤\$2m			\$2m-\$5m			\$5m-\$25m		
	≤65%	75%	80%	≤65%	75%	80%	≤70%	75%	80%
A	8.39%	8.49%	8.59%	8.54%	8.89%		POA		
B	8.69%	8.89%	8.99%	8.84%	9.19%				
C1	9.79%	10.19%	10.79%	9.79%	10.29%				

International



Rates from[^]
7.39% p.a.

Max LVR:
80%
Term:
30 years
Interest Only:
1-5 years*
Income Assessment:
Refer to Term Sheet
Max Loan Size:
\$2m @ 80% LVR
\$5m @ 75% LVR
Up to \$25m on application

Any Worthwhile Purpose


Expatriate Loan

Credit Grade	≤\$2m			\$2m-\$5m			\$5m-\$25m		
	≤65%	75%	80%	≤65%	75%	80%	≤70%	75%	80%
A	7.39%	7.59%	7.79%	7.59%	7.99%		POA		

Non-Resident Loan

Credit Grade	≤\$2m Standard		>\$2m-\$5m Standard		≤\$2m Inner-City Apartments		\$2m-\$5m Inner-city Apartments	
	≤65%	75%	≤65%	75%	≤60%	70%	≤60%	70%
A	7.89%	7.99%	8.09%	8.49%	8.19%	8.29%	8.39%	8.79%

Parent-2-Child (P2C®)



Rates from[^]
2.50% p.a.
Set by Parents

Max LVR:
105%
Term:
25 years
Interest Only:
N/A
Purpose:
Purchase
Income Assessment:
Refer to Full Doc or Lite Doc®
Max Loan Size:
Up to \$5m

SPECIAL – for a limited time

Everyday Heroes Full Doc

Credit Grade	Owner Occupied ≤\$2m		
	≤65%	75%	80%
A	6.79%	7.04%	7.19%

Everyday Heroes Lite Doc®


Credit Grade	Owner Occupied ≤\$2m		
	≤65%	75%	80%
A	7.39%	7.44%	7.49%

Max LVR: 80% **Term:** 30 years **Interest Only:** N/A **Income Assessment:** Refer to Full Doc or Lite Doc® **Max Loan Size:** \$2m @ 80% LVR

Who qualifies for this offer?

We are looking to help the first responders and front line emergency workers that often put themselves in harm's way so that the rest of the community can safely get on with their lives. Putting "others before self".

Aged Care




Rates from[^]
5.90% p.a.

Max LVR:
50%
Term:
7 years
Interest Only:
7 years
Purpose:
Refundable Accommodation Deposit (RAD)
Income Assessment:
Refer to La Trobe Financial
Max Loan Size:
\$750,000

[^] Depends on loan amount and risk grade of borrower. * Interest rate loading of 0.40% p.a. may apply, depending on loan amount or product type. ** Depends on acreage.

IC Specialist- Commercial Lending

Full Doc




Rates from[^]
7.99% p.a.

Max LVR:
75%
Term:
30 years
Interest Only:
1-5 years
Income Assessment:
2 payslips or
2 years' financials
Max Loan Size:
\$25m

Purchase, Refinance, Debt Consolidation & Cash Out									
Credit Grade	≤\$3m				\$3m-\$5m				\$5m-\$25m
	≤60%	65%	70%	75%	≤60%	65%	70%	75%	≤70%
A	7.99%	8.49%	8.24%	8.49%	8.24%	8.54%	8.64%		POA
B	8.29%	8.49%	8.59%	8.79%	8.54%	8.84%	8.99%		
C1	8.79%	9.19%	9.29%		9.19%	9.29%	9.69%		

Lite Doc[®]



Rates from[^]
8.49% p.a.

Max LVR:
75%
Term:
30 years
Interest Only:
1-5 years
Income Assessment:
Accountant's letter,
Trading Statements or
BAS
Max Loan Size:
\$25m

Purchase, Refinance, Debt Consolidation & Cash Out									
Credit Grade	≤\$3m				\$3m-\$5m				\$5m-\$25m
	≤60%	65%	70%	75%	≤60%	65%	70%	75%	≤70%
A	8.49%	8.59%	8.74%	8.99%	8.74%	8.84%	8.99%		POA
B	8.69%	8.79%	8.99%	9.29%	8.94%	8.99%	9.29%		
C1	9.09%	9.24%	9.49%		9.24%	9.54%	9.79%		

Lease Doc



Rates from[^]
7.99% p.a.

Max LVR:
75%
Term:
30 years
Interest Only:
1-5 years
Income Assessment:
Full Lease Agreement
Max Loan Size:
\$25m

Finance Leased Commercial Property									
Credit Grade	≤\$3m				\$3m-\$5m				\$5m-\$25m
	≤60%	65%	70%	75%	≤60%	65%	70%	75%	≤70%
A	7.99%	8.24%	8.24%	8.49%	8.24%	8.54%	8.64%		POA
B	8.29%	8.49%	8.59%	8.89%	8.54%	8.84%	8.99%		
C1	8.79%	9.19%	9.29%		9.19%	9.29%	9.69%		

SMSF



Rates from[^]
7.99% p.a.

Max LVR:
75%
Term:
30 years
Interest Only:
1-5 years
Income Assessment:
Rental Income
SMSF Contribution
Max Loan Size:
\$5m

Purchase & Refinance									
Credit Grade	≤\$3m				\$3m-\$5m				≤70%
	≤60%	65%	70%	75%	≤60%	65%	70%	75%	
A	7.99%	8.09%	8.29%	8.49%	8.29%	8.49%	8.69%		POA
B	8.29%	8.49%	8.59%	8.89%	8.49%	8.84%	8.99%		
C1	8.79%	9.19%	9.29%		9.19%	9.29%	9.79%		

3 key reasons to choose INFINITY CAPITAL IC Specialist

Speed
Easy Application



No Clawbacks
upfront commission



Choice
Broadest product range



[^] Depends on loan amount and risk grade of borrower.

Development Finance



Rates from[^]
9.99% p.a.

Max LVR: 70%
Term: 1-2 years
Interest Only: 1-2 years
Income Assessment: Accountant's letter, Trading Statements or BAS
Max Loan Size: \$25m

Multi-unit Construction in Metro Locations			
	≤\$5m	\$5m-\$15m	\$15m-\$25m
Credit Grade	≤70%	≤65%	≤65%
A	9.99%	10.49%	10.49%
B	10.49%	10.99%	10.99%

Residual Stock




Rates from[^]
8.49% p.a.

Max LVR: 70%
Term: 1-2 years
Interest Only: 1-2 years
Income Assessment: Refer to term sheet
Max Loan Size: \$25m

Development Sell Down			
	≤\$5m	\$5m-\$15m	\$15m-\$25m
Credit Grade	≤70%	≤70%	≤65%
A	8.49%	8.99%	8.99%
B	8.99%	9.49%	9.49%

Rural ≥100 ACRES



Rates from[^]
9.74% p.a.

Max LVR: 55%
Term: 1-5 years
Interest Only: 1-5 years
Income Assessment: Refer to Full Doc or Lite Doc®
Max Loan Size: \$2m

Rural Property ≥100 Acres	
	≤\$2m
Credit Grade	≤55%**
A	9.74%
B	9.99%

Residential and Commercial Application Fees

	A	B	C1	C2	C3
Residential Full Doc "Owner-Occupied Special"	\$995	\$995	n/a	n/a	n/a
Residential Lite Doc® "Owner-Occupied Special"	0.75%	0.75%	n/a	n/a	n/a
Residential Full Doc ≤\$2m	0.75%	0.75%	1.50%	1.50%	1.50%
Residential Full Doc >\$2m	1.25%	1.25%	1.75%	1.75%	n/a
Residential Lite Doc® ≤\$2m	1.25%	1.25%	1.75%	1.75%	n/a
Residential Lite Doc® >\$2m	1.25%	1.25%	1.75%	1.75%	n/a
Residential Bridging	1.25%	1.25%	1.25%	n/a	n/a
Residential Expatriate ≤\$2m	0.75%	n/a	n/a	n/a	n/a
Residential Expatriate >\$2m	1.25%	n/a	n/a	n/a	n/a
Residential Non-Resident	1.50% [†]	n/a	n/a	n/a	n/a
Residential SMSF	\$995	1.25%	n/a	n/a	n/a
Residential SMSF (Inner-city apartments)	\$995	1.50%	n/a	n/a	n/a
Commercial SMSF	1.25%	1.25%	1.75%	n/a	n/a
Residential Construction	1.25%	1.25%	1.50%	n/a	n/a
Development Finance [^] / Residual Stock	1.50%	1.50%	n/a	n/a	n/a
Rural ≥100 acres**	1.25%	1.25%	n/a	n/a	n/a
Commercial	1.25%	1.25%	1.75%	1.75%	n/a

Establishment Fee \$1980 for all products

[^] Depends on loan amount and risk grade of borrower. ^{**} Depends on acreage. [†] Plus 1% Non-Resident Premium.

IC Elite Products

Do applicants live and work in a country on our acceptable list?

YES **NO** **This is an unacceptable applicant**

Do they have an Australian Visa? Is it on our acceptable visa list

YES **NO** **Non-Resident applicant with Foreign income**
(Product Guide P. 06)

Looking at the main borrower's income, does all of the AUD income from AU?

IC Elite Applicants are AU citizen/PR/TR with AUD income (Product Guide P. 07)

* The visa of an Australian Permanent or Temporary Resident must have a minimum of 6 months validity (155 Visa excluded) which must have 12 months remaining

IC Elite Expat Applicants are AU citizen/PR/TR with Foreign income (Product Guide P. 04-05)

Acceptable Countries

Brunei, Canada, China, France, Germany, Hong Kong SAR, India, Indonesia, Japan, Macau SAR, Vietnam Malaysia, New Zealand, Philippines, Saudi Arabia, Singapore, South Africa, Switzerland, United Kingdom (England, Scotland, Wales, Northern Ireland), United Arab Emirates and United States of America and any other European Commission countries not specified in this list (*This list is subject to change*)

PR/TR Acceptable Visa List

(this list is subject to change)

Permanent	100, 103, 111, 114, 115, 116, 119, 120, 121, 124, 132, 134, 136, 137, 138, 139, 143, 151, 155, 157, 173, 175, 176, 186, 187, 189, 190, 191, 200, 201, 202, 203, 204, 801, 804, 808, 814, 835, 836, 838, 855, 856, 857, 858, 864, 866, 885, 886, 887, 888, 890, 891, 892, 893.
Temporary	160, 161, 162, 163, 164, 165, 188, 300, 309, 310, 401, 403, 405, 407, 410, 415, 416, 420, 422, 423, 428, 444, 457, 461, 475, 476, 482, 485, 487, 491, 494, 500, 590, 790, 820, 870, 884.

Main Applicant (covers at least 50% debt or 100% income)

			Citizen		PR		TR		NR
Currency of income			Local	o/seas	Local	o/seas	Local	o/seas	
Sole applicant			DR	EX	DR	PT	DR	PT	NR
Supplimentary income	PR	Local	DR	EX	DR	PT	DR	PT	NR
		Overseas		EX		PT		PT	NR
	TR	Local	DR	EX	DR	PT	DR	PT	NR
		Overseas		PT	PT	PT	PT	PT	NR

DR Domestic **EX** Expat **PT** PR/TR Expat **NR** Non resident

✓ IC Elite Documents Check List

- Home Country Credit Report (Equifax check if AUS standard applicant)
- IC Elite Servicing Calculator
- Copy of Visa If PR
- Last 3 months of bank statement showing salary credits
- Latest 1 month statement for all mortgage, credit card, personal loans within Australia
- Application Form
- Broker Certified 100 points
- ID Most Recent 2 Payslips (last 3 payslips for foreign income)
- Latest 3 months rental statement for current properties
- For Self employed borrower only
 1. Last two years company financials
 2. Last two years company tax return
 3. Last two years personal tax return
 4. Last two years NOA for self employed borrowers

IC Elite Citizen Expat Products

Variable rate p.a.	Established Property Loans ≤ \$1.5M		Construction* Loans ≤ \$1.5M	
	Owner Occupied / Investment		Owner Occupied / Investment	
LVR	P&I	CPR**	P&I	CPR**
≤70%	6.99%	7.51%	7.79%*	8.34%
≤75%	7.09%	7.61%	7.89%*	8.44%
≤80%	7.09%	7.61%	7.89%*	8.44%
≤85%	7.39%	7.90%	8.19%*	8.74%
Loan > \$1M	\$1.5M < Loans ≤ \$2M (Max LVR 85%)	\$2M < Loans ≤ \$2.5M (Max LVR 80%)	*After construction is completed, loan will be converted to established property P&I rate, if remaining on IO rate, then the IO loading 0.5% is applicable.	
	+0.1%	+0.5%		
IO	+0.5% MAX LVR 75% up to loan amount \$1.5M		—	
Special Postcode	Inner-City (IC), High Risk (HR), High-Density (HD), Regional Max LVR 80% Unclassified Postcode Max LVR 75%			
NDIS Properties*	Max LVR 80%			

*construction loan will be 100% retained.

**based on loan amount of \$350,000 loan term of 30 years, annual on going fee of \$395

Maximum Loan Size	LVR (%)	Inner-City	Metro	Non-Metro	Regional
Established Property*	0 - 70.00	\$1,750,000	\$2,500,000	\$2,000,000	\$1,250,000
	70.01 - 85.00	\$1,500,000	\$1,500,000	\$1,500,000	\$1,000,000
Construction ^{1 2}	0 - 70.00	\$1,500,000	\$1,500,000	\$1,500,000	\$1,250,000
	70.01 - 85.00	\$1,250,000	\$1,500,000	\$1,250,000	\$1,000,000

*1 Maximum LVR for Unclassified Postcodes is 75%.

*2 Maximum LVR for Regional Postcodes is 75% without LMI (80% with LMI).

*NDIS Properties

• Maximum Loan Amount \$1.5M for Established Properties
• Maximum Loan Amount \$1.25M for Construction loans

	Established Property	Construction
Maximum Loan Size	\$2,500,000	\$1,500,000
Maximum Single Borrower Exposure	\$4,000,000	
Maximum IO Amount	\$2,000,000 (If it is for OO property only a maximum of 50% of the loan can be I/O the rest must be P&I)	
Repayment Types	Principal and Interest (Interest Only for maximum of 10 years (5 + 5))	
Repayment Methods Offset	100% offset facility available	
Facility	Internet and Phone Banking (Free unlimited transactions). Redraw Available.	
Maximum number of loans	Up to 6 loan splits	

FEES AND CHARGES

Conditional Offer	Valuation And Admin Fee	From 330*	Establishment Fee	LVR	ESTABLISHED ≤ \$1.5M	ESTABLISHED \$1.5M < Loan ≤ \$2M	ESTABLISHED \$2M < Loan ≤ \$2.5M
Settlement	Application Fee	\$990		≤ 50%	0.50%	1.00%	1.50%
	Lenders Legal Fees	\$385 at cost		≤ 60%	0.50%	1.00%	1.50%
	Settlement Fee	\$350		≤ 70%	0.50%	1.00%	1.50%
Other Fees	Annual Facility Fee ^A	\$495		≤ 75%	1.00%	1.50%	2.00%
Construction Only	Discharge Fee	\$1,500		≤ 80%	1.50%	2.00%	2.50%
	Construction Admin Fee	\$750		≤ 85%	2.00%	2.50%	N/A
	Construction Progress Val Fee	\$800 (\$160 per Val)					

*All fees are payable at settlement. (Except valuation fee)

Valuation Fee: Fee will increase by quotation if property value is \$1,000,000 or higher

Construction Risk Fee (Construction Loan Only)	LVR	Owner Occupied	Owner Occupied (Company/Trust/NDIS)	Investment	Investment (Company/Trust/NDIS)
	≤ 70%	1.50%	1.50%	1.50%	1.50%
	≤ 80%	2.50%	2.50%	2.50%	2.50%
	≤ 85%	3.00%	3.00%	3.00%	3.00%

IC Elite PR & TR Expat Products

Variable rate p.a.	Established Property Loan ≤ \$1.5M		Construction* Loan ≤ \$1.5M	
	Owner Occupied / Investment		Owner Occupied / Investment	
LVR	P&I	CPR**	P&I	CPR**
≤70%	6.99%	7.51%	7.79%*	8.37%
≤75%	7.09%	7.61%	7.89%*	8.47%
≤80%	7.09%	7.61%	7.89%*	8.47%
≤85%	7.39%	7.90%	8.19%*	8.76%
Loan > \$1M	\$1.5M < Loan ≤ \$2M (Max LVR 85%)	\$2M < Loan ≤ \$2.5M (Max LVR 80%)	*After construction is completed, loan will be converted to established property P&I rate, if remaining on IO rate, then the IO loading 0.5% is applicable.	
	+0.0%	+0.5%	+0.5% (Max Loan Amount \$1.5M)	
IO	+0.5% MAX LVR 75% up to loan amount \$1.5M		—	
Special Postcode	Inner-City (IC), High Risk (HR), High-Density (HD), Regional Max LVR 80% Unclassified Postcode Max LVR 75%			
NDIS Properties*	Max LVR 80%			

*construction loan will be 100% retained.

**based on loan amount of \$350,000 loan term of 30 years, annual on going fee of \$495

Maximum Loan Size	LVR (%)	Inner-City	Metro	Non-Metro	Regional
Established Property ²	0 - 70.00	\$1,750,000	\$2,500,000	\$2,000,000	\$1,250,000
	70.01 - 80.00	\$N/A	\$1,500,000	\$1,500,000	\$N/A
Construction ^{1,2}	0 - 70.00	\$1,500,000	\$1,500,000	\$1,500,000	\$1,250,000
	70.01 - 80.00	\$N/A	\$1,500,000	\$1,250,000	\$N/A

*1 Maximum LVR for Unclassified Postcodes is 75%.

*2 Maximum LVR for Inner-City, High Density, High-Risk and Regional postcode properties is 80%

*NDIS Properties - Maximum Loan Amount \$1.25M for Established Properties
• Maximum Loan Amount \$1M for Construction loans

	Established Property	Construction
Maximum Loan Size	\$2,500,000	\$1,500,000
Maximum Single Borrower Exposure	\$4,000,000	
Maximum IO Amount	\$2,000,000 (If it is for OO property only a maximum of 50% of the loan can be I/O the rest must be P&I)	
Repayment Types	Principal and Interest (Interest Only for maximum of 10 years (5 + 5))	
Repayment Methods Offset	100% offset facility available	
Facility	Internet and Phone Banking (Free unlimited transactions). Redraw Available.	
Maximum number of loans	Up to 6 loan splits	

FEES AND CHARGES

Conditional Offer	Valuation And Admin Fee	From 330*	LVR	ESTABLISHED ≤ \$1.5M	ESTABLISHED \$1.5M < Loan ≤ \$2M	ESTABLISHED \$2M < Loan ≤ \$2.5M
				Settlement	Application Fee	\$990
Lenders Legal Fees	\$385 at cost	≤65%	0.50%		1.00%	1.50%
Settlement Fee	\$350	≤70%	0.50%		1.00%	1.50%
Other Fees	Annual Facility Fee [^]	\$495	≤75%		1.00%	1.50%
Discharge	Discharge Fee	\$1500	≤80%	1.50%	2.00%	2.50%
			≤85%	2.00%	2.50%	N/A
Construction Only	Construction Admin Fee	\$1500	Construction Risk Fee (Loan Sizes ≤ \$1.5m)	LVR ≤ 70% - 1.50%, LVR ≤ 75% - 2.00%, LVR ≤ 80% - 2.50%, LVR ≤ 85% - 3.00%		
	Construction Progress Val Fee	\$800 (\$160 per Val)				

*All fees are payable at settlement. (Except valuation fee)

*Valuation Fee: Fee will increase by quotation if property value is \$1,000,000 or higher.

IC Elite Non-Resident Products

Loan ≤ \$1M

Variable rate p.a.	Established Property Loans ≤ \$1.5M			Construction* Loans ≤ \$1.5M	
	Owner Occupied / Investment			Owner Occupied / Investment	
LVR	P&I		CPR**		
≤70%	8.88%		9.37%		9.68% / 10.20%
≤75%	8.88%		9.37%		9.68% / 10.20%
≤85%	9.18%		9.66%		9.98% / 10.50%
Loan > \$1.5M	\$1.5M < Loans ≤ \$2M (Max LVR 85%)	\$2M < Loans ≤ \$2.5M (LVR ≤ 65%)	\$2M < Loan ≤ \$2.5M (65% < LVR ≤ 80%)		N / A
	+0.0%	+0.5%	+0.5%		
IO (Max LVR 75%)	0.5% Max LVR 75% Up to loan amount \$1.5M				

*construction loan will be 100% retained.

*Lender protection fee may applied.

**based on loan amount of \$350,000 loan term of 30 years, no up front fee, and annual on going fee of \$499

Maximum Loan Size	LVR (%)	Inner-City	Metro	Non-Metro
Established Property*	0 - 60.00	\$2,500,000	\$2,500,000	\$1,500,000
	60.01 - 70.00	\$2,000,000	\$2,000,000	\$1,250,000
	70.01 - 75.00 ¹	\$1,500,000	\$1,500,000	\$1,000,000
	75.01 - 80.00 ²	\$1,250,000	\$1,250,000	N/A
Construction	0 - 60.00	\$1,000,000	\$1,000,000	\$850,000
	60.01 - 70.00	\$1,000,000	\$1,000,000	\$850,000
	70.01 - 75.00	\$850,000	\$850,000	\$750,000
	75.01 - 80.00	\$750,000	\$750,000	N/A

¹Maximum LVR for Western Australia (WA), Tasmania (TAS) and Northern Territory (NT) postcode properties is 70% (excluding fees)
²Maximum LVR for Inner-City and Non-Metro postcode properties is 75% (excluding fees)

*NDIS Properties
 • Maximum Loan Amount \$1M for Established Properties
 • Maximum Loan Amount \$1M for Construction loans

	Established Property	Construction
Maximum Loan Size	\$2,500,000	\$1,000,000
Maximum Single Borrower Exposure	\$4,000,000	
Maximum IO Amount	\$1,500,000	
Repayment Types	Principal and Interest (Interest Only for maximum of 5 years)	
Repayment Methods Offset	100% offset facility available	
Facility	Internet and Phone Banking (Free unlimited transactions). Redraw Available.	
Cash Out	up to 75%	N/A

FEES AND CHARGES

Conditional Offer	Valuation And Admin Fee	From 330*	LVR	ESTABLISHED ≤ \$1.5M	ESTABLISHED \$1.5M < Loan ≤ \$2M	ESTABLISHED \$2M < Loan ≤ \$2.5M
				Settlement	Application Fee	\$990
Lenders Legal Fees	\$385 at cost	≤ 70%	0.50%		1.00%	
Settlement Fee	\$550	≤ 75%	1.00%		1.50%	
Other Fees	Annual Facility Fee [^]	\$499	≤ 80%		1.50%	2.00%
Discharge	Discharge Fee	\$1500	≤ 85%	2.50%	2.50%	N/A
Construction Only	Construction Admin Fee	\$1500	Construction Risk Fee	LVR ≤ 70-1.50%	LVR ≤ 75-2.00%	LVR ≤ 80-2.50%
	Construction Progress Val Fee	\$800 (\$160 per Val)		LVR ≤ 85-3.00%	LVR ≤ 85-3.00%	LVR ≤ 85-3.00%

[^]Valuation Fee: Other areas may be a higher fee. Fee will increase by quotation if property value is \$1,000,000 or higher.
 *All fees are payable at settlement. (Except valuation fee)

*Development/complex > 3 storeys

IC Elite Domestic Products

Variable rate p.a.	Established Property Loans ≤ \$1.5m				Construction* Loans ≤ \$1.5m			
	Owner Occupied		Investment		Owner Occupied		Investment	
LVR	P&I	CPR**	P&I	CPR**	P&I	CPR**	P&I	CPR**
≤70%	6.59%	6.66%	6.89%	7.30%	7.39%*	7.52%	7.69%*	8.15%
≤80%	6.69%	6.76%	6.99%	7.40%	7.49%*	7.62%	7.79%*	8.24%
≤85%	6.99%	7.40%	7.29%	7.69%	7.79%*	8.24%	8.09%*	8.54%
≤90%(Up to 95% for OO)	7.49%	7.89%	7.79%	8.19%	8.29%*	8.74%	8.59%*	9.03%
Loan > \$1.5M	\$1.5M < Loan ≤ \$1.75M (Max LVR 90%)	\$1.75M < Loan ≤ \$2M (Max LVR 95%)	\$2M < Loan ≤ \$2.5M (Max LVR 80%)		*After construction is completed, loan will be converted to established property P&I rate, if remaining on IO rate, then the IO loading 0.5% is applicable.			
	+0.0%	+0.0%	+0.5%					
IO	+0.5% (Maximum Interest Only term for Investment loans > 80% LVR 36 months)				-			
Special Postcode	Inner-City (IC), High Risk (HR), High-Density (HD), Regional Max LVR 80% Unclassified Postcode Max LVR 75%							
NDIS Properties*	Max LVR 80%							

*construction loan will be 100% retained.

**based on loan amount of \$350,000 loan term of 30 years, annual on going fee of \$395

Maximum Loan Size	LVR (%)	Inner-City	Metro	Non-Metro	Regional
Established Property ²	0 - 70.00	\$1,750,000	\$2,500,000	\$2,000,000	\$1,250,000
	70.01 - 80.00	\$1,500,000	\$1,500,000	\$1,500,000	\$1,000,000
	80.01 - 90.00	N/A	\$1,350,000	\$1,000,000	\$850,000 ³
Construction ^{1,2}	0 - 70.00	\$1,500,000	\$1,500,000	\$1,500,000	\$1,250,000
	70.01 - 80.00	\$1,250,000	\$1,500,000	\$1,250,000	\$1,000,000
	80.01 - 90.00	N/A	\$1,350,000	\$1,000,000	\$850,000 ³

*1 Maximum LVR for Unclassified postcode properties is 75%

*2 Maximum LVR for Inner-City, High Density, High-Risk and Regional postcode properties is 80%

*3 Maximum LVR for Regional postcode properties for newly completed house and land packages is 90% for pre-approved originators and builders only

*NDIS Properties

*Maximum Loan Amount \$1.5M for Established Properties

*Maximum Loan Amount \$1.25M for Construction loans

*Maximum Loan Term 25 Years

	Established Property	Construction
Maximum Loan Size	\$2,500,000	\$1,500,000
Maximum Single Borrower Exposure	\$4,000,000	
Maximum IO Amount	\$2,000,000 (If it is for OO property only a maximum of 50% of the loan can be I/O the rest must be P&I)	
Repayment Types	Principal and Interest (Interest Only for maximum of 10 years (5 + 5))	
Repayment Methods Offset	100% offset facility available	
Facility	Internet and Phone Banking (Free unlimited transactions). Redraw Available.	
Maximum number of loans	Up to 6 loan splits	

*Additional Interest Only term for Owner Occupied loans > 80% LVR not allowed *Maximum Interest Only term for Investment loans > 80% LVR 36 months

FEES AND CHARGES

Conditional Offer	Valuation And Admin Fee	From \$330	Lender Protection Fee	LVR	Owner Occupied	Owner Occupied (Company/Trust/NDIS)	Investment	Investment (Company/Trust/NDIS)
Settlement	Application Fee	\$990			≤ 80%	0.00%	0.00%	0.00%
	Lenders Legal Fees	\$385 at cost	≤ 85%		1.50%	2.00%	2.00%	2.00%
	Settlement Fee	\$350	≤ 90%		2.50%	3.00%	3.00%	3.00%
Discharge	Discharge Fee	\$795	Construction Risk Fee (Construction Loan Only)	≤ 95%	4.00%	N/A	N/A	N/A
Construction Only	Construction Admin Fee	\$750		≤ 75%	0.50%	1.00%	1.00%	1.00%
	Construction Progress Val Fee	\$800 (\$160 Per Val)		≤ 80%	1.00%	1.50%	1.50%	1.50%
Other Fees	Annual Facility Fee	\$395		≤ 85%	2.00%	2.50%	2.50%	2.25%
				≤ 90%	3.00%	3.50%	3.50%	3.50%

*All fees are payable at settlement. (Except valuation fee)

*Valuation Fee: Fee will increase by quotation if property value is \$1,000,000 or higher.

^ No Annual Fee is applicable to Owner Occupied variable rate loans ≤ 80% LVR

IC Elite RBA Tracker-Expat

Variable rate p.a.	Established Property Loan ≤ \$1M			Construction* Loan ≤ \$1M	
	Owner Occupied / Investment			Owner Occupied / Investment	
LVR	P&I		CPR**	P&I	CPR**
≤65%	7.05%		7.48%	7.05%	7.48%
≤75%	7.35%		7.89%	7.35%	7.95%
≤80%	7.65%		7.89%	7.65%	7.95%
≤85%	7.65%		8.24%	N / A	
Loan > \$1M	\$1M < Loan ≤ \$1.5M	\$1.5M < Loan ≤ \$2M	\$2M < Loan ≤ \$2.5M	*After construction is completed, loan will be converted to established property P&I rate, if remaining on IO rate, then the IO loading 0.5% is applicable.	
	+0.00%	+0.30%	+0.60%		
IO	+0.50%				
Special Postcode	Inner-City (IC), High Risk (HR), High-Density (HD), Regional Max LVR 80% Unclassified Postcode Max LVR 75%				
NDIS Properties	Max LVR 80%				

*construction loan will be 100% retained.

**based on loan amount of \$350,000 loan term of 30 years, annual on going fee of \$495

Maximum Loan Size	LVR (%)	Inner-City	Metro	Non-Metro	Regional
Established Property ²	0 - 70.00	\$1,750,000	\$2,500,000	\$2,000,000	\$1,250,000
	70.01 - 80.00	\$1,500,000	\$1,500,000	\$1,500,000	\$1,000,000
	80.01 - 85.00	N/A	\$1,000,000	\$1,000,000	\$850,000
Construction ^{1,2}	0 - 70.00	\$1,500,000	\$1,500,000	\$1,500,000	\$1,250,000
	70.01 - 80.00	N/A	\$1,500,000	\$1,250,000	N/A

¹ Maximum LVR for Unclassified Postcodes is 75%.

² NDIS Properties • Maximum Loan Amount \$1.25M for Established Properties

² Maximum LVR for Inner-City, High Density, High-Risk and Regional postcode properties is 80%

	Established Property	Construction
Maximum Loan Size	\$2,500,000	\$1,500,000
Maximum Single Borrower Exposure	\$4,000,000	
Maximum IO Amount	\$2,000,000 (If it is for OO property only a maximum of 50% of the loan can be I/O the rest must be P&I)	
Repayment Types	Principal and Interest (Interest Only for maximum of 10 years (5 + 5))	
Repayment Methods Offset	100% offset facility available	
Facility	Internet and Phone Banking (Free unlimited transactions). Redraw Available.	
Maximum number of loans	Up to 6 loan splits	

FEES AND CHARGES

Valuation Fee	From 330	Lender Protection Fee-up to 1.00% of Est. Fee credited as loyalty bonus with good conduct*	LVR	ESTABLISHED ≤ \$1.5M	ESTABLISHED \$1.5M<Loan ≤ \$2M	ESTABLISHED \$2M<Loan ≤ \$2.5M	
Application Fee	\$990		≤ 60%	1.00%	1.00%	1.50%	
Settlement Fee	Lenders Legal Fees		\$385 at cost	≤ 65%	1.00%	1.50%	2.00%
	Settlement Fee		\$350	≤ 70%	1.50%	2.00%	2.50%
Other Fees	Annual Facility Fee		\$495	≤ 75%	2.00%	N/A	N/A
Discharge	Discharge Fee		\$1500	≤ 80%	2.50%		
Construction Only	Construction Admin Fee	\$1500	≤ 85%	3.00%			
	Construction Progress Val Fee	\$800 (\$160 per val)	Construction Risk Fee		LVR ≤80%	1.50%	

*TRACKER LOYALTY BONUS: Loans with good conduct in the first 3 years will qualify. 1.00% of Establishment Fee credited as a loyalty bonus (0.50% on 2nd anniversary and 0.50% on 3rd anniversary of settlement).

IC Elite RBA Tracker-Non-Resident

Variable rate p.a.	Established Property Loan ≤ \$1M			Construction* Loan ≤ \$1M	
	Owner Occupied / Investment			Owner Occupied / Investment	
LVR	P&I		CPR**	P&I	CPR**
≤65%	7.95%		8.37%	7.95%	8.48%
≤75%	8.25%		8.78%	8.25%	8.90%
≤80%	8.55%		9.14%	8.55%	9.27%
≤85%	8.55%		9.14%	N / A	
Loan > \$1M	\$1M < Loan ≤ \$1.5M	\$1.5M < Loan ≤ \$2M	\$2M < Loan ≤ \$2.5M	N / A	
	+0.00%	+0.30%	+0.60%		
IO	+0.50%	Max LVR 75% (Up to \$750K)	Max LVR 70% (Up to \$1M)	MAX LVR 65% (>\$1M)	

*construction loan will be 100% retained.

**based on loan amount of \$350,000 loan term of 30 years, annual on going fee of \$495

Maximum Loan Size	LVR (%)	Inner-City	Metro	Non-Metro
Established Property	0 - 60.00	\$2,500,000	\$2,500,000	\$1,500,000
	60.01 - 70.00	\$2,000,000	\$2,000,000	\$1,250,000
	70.01 - 75.00 ¹	\$1,500,000	\$1,500,000	\$1,000,000
	75.01 - 80.00 ²	\$1,250,000	\$1,250,000	N/A
Construction	0 - 60.00	\$1,000,000	\$1,000,000	\$850,000
	60.01 - 70.00	\$1,000,000	\$1,000,000	\$850,000
	70.01 - 75.00	\$850,000	\$850,000	\$750,000
	75.01 - 80.00	\$750,000	\$750,000	N/A

¹Maximum LVR for Western Australia (WA), Tasmania (TAS) and Northern Territory (NT) postcode properties is 70% (excluding fees)

Max Loan Amount \$1M for Established NDIS Properties

²Maximum LVR for Inner-City and Non-Metro postcode properties is 75% (excluding fees)

Max Loan Amount \$1M for Construction Loan

	Established Property	Construction
Maximum Loan Size	\$2,500,000	\$1,500,000
Maximum Single Borrower Exposure	\$4,000,000	
Maximum IO Amount	\$2,000,000 (If it is for OO property only a maximum of 50% of the loan can be I/O the rest must be P&I)	
Repayment Types	Principal and Interest (Interest Only for maximum of 10 years (5 + 5))	
Repayment Methods Offset	100% offset facility available	
Facility	Internet and Phone Banking (Free unlimited transactions). Redraw Available.	
Maximum number of loans	Up to 6 loan splits	

FEES AND CHARGES

Valuation Fee	From 330	Lender Protection Fee-up to 1.00% of Est. Fee credited as loyalty bonus with good conduct*	LVR	ESTABLISHED ≤ \$1.5M	ESTABLISHED \$1.5M < Loan ≤ \$2M	ESTABLISHED \$2M < Loan ≤ \$2.5M	
Application Fee	\$990		≤ 60%	1.00%	1.00%	1.50%	
Settlement Fee	Lenders Legal Fees		\$385 at cost	≤ 65%	1.00%	1.50%	2.00%
	Settlement Fee		\$550	≤ 70%	1.50%	2.00%	2.50%
Other Fees	Annual Facility Fee		\$495	≤ 75%	2.00%	N/A	N/A
Discharge	Discharge Fee		\$1500	≤ 80%	2.50%		
Construction Only	Construction Admin Fee		\$1500	≤ 85%	3.00%		
	Construction Progress Val Fee	\$800 (\$160 per val)	Construction Risk Fee LVR ≤80%		1.50%		

*TRACKER LOYALTY BONUS: Loans with good conduct in the first 3 years will qualify. 1.00% of Establishment Fee credited as a loyalty bonus (0.50% on 2nd anniversary and 0.50% on 3rd anniversary of settlement).

IC Supreme Products Acceptable Security Postcodes

STATE	Postcode Classifications		
	Inner City	Metro	Non Metro
ACT		2600 - 2639 2900 - 2920	0200 - 0799
NSW	2000 - 2005	1000 - 1920 2006 - 2249 2558 - 2574 2740 - 2786	1921 - 1999 2250 - 2557 2575 - 2599 2640 - 2739 2787 - 2899 2921 - 2999
VIC	3000 - 3010 8000 - 8399	3011 - 3216 3335 - 3341 3425 - 3443 3750 - 3811 3910 - 3920 3926 - 3944 3972 - 3978 3980 - 3983 8400 - 8899	3217 - 3334 3342 - 3424 3444 - 3749 3812 - 3909 3921 - 3925 3945 - 3971 3979 3984 - 3999 8900 - 8999
QLD	4000 - 4004 9000 - 9299	4005 - 4209 4300 - 4306 4500 - 4549 9400 - 9596	4210 - 4299 4307 - 4499 4550 - 4999 9300 - 9399 9597
SA	5000 - 5005	5006 - 5199 5800 - 5999	5200 - 5799
WA	6000 - 6004	6005 - 6214 6800 - 6999	6215 - 6799
TAS	7000 - 7003	7004 - 7199 7800 - 7899	7200 - 7799 7900 - 7999
NT		0800 - 0820 0828 - 0832	0821 - 0827 0833 - 0999

* Special NOTES: For Residential Loans where the security property is classified as Non Metro, maximum loan amount is \$750,000

IC Elite Products Acceptable Security Postcodes

HIGH RISK POSTCODES (MAX LVR 80%)	
NSW	2834, 2835, 2880.
QLD	4006, 4184, 4207, 4209, 4301, 4413, 4415, 4455, 4503, 4509, 4581, 4615, 4671, 4680, 4702, 4709, 4717, 4718, 4720, 4721, 4723, 4742, 4743, 4744, 4745, 4746, 4801, 4803, 4804, 4805, 4820, 4825, 4874.
SA	5221, 5601, 5722, 5723, 5725.
WA	6225, 6254, 6390, 6429, 6430, 6432, 6438, 6440, 6442, 6443, 6620, 6642, 6707, 6710, 6713, 6714, 6716, 6718, 6720, 6721, 6722, 6728, 6743, 6751, 6753, 6754, 6758, 6760, 6762, 6770, 6799.
TAS	7253, 7467, 7469, 7470.

* NOTE: If security property is located in a High Risk Postcode, it will need an exception approval to be considered.

STATE	Metro (Category 1)	Non-Metro (Category 2)	Regional (Category 3)
NSW	2000, 2007-2011, 2015-2050, 2052, 2060-2077, 2079-2090, 2092-2097, 2099-2122, 2125-2138, 2140-2148, 2150-2168, 2170-2179, 2190-2200, 2203-2214, 2216-2234, 2563-2570, 2572-2573, 2745, 2747-2750, 2752-2754, 2756-2763, 2765-2770, 2773-2774, 2776-2780, 2782-2785.	2250-2251, 2256-2265, 2280-2285, 2287, 2289-2291, 2295, 2298-2300, 2303-2305, 2309, 2315-2327, 2330, 2333, 2335, 2337, 2340, 2350, 2360, 2370, 2380, 2390, 2400, 2422, 2428-2431, 2440, 2443-2448, 2450, 2452, 2454, 2456, 2460, 2463-2464, 2470, 2474, 2477-2478, 2480-2487, 2489, 2500, 2502, 2505-2506, 2508, 2515-2519, 2525-2530, 2533-2537, 2539-2541, 2546, 2548, 2550, 2555-2557, 2560, 2571, 2574-2577, 2580, 2582, 2590, 2594, 2611, 2619-2621, 2624, 2630, 2640-2641, 2646, 2650, 2663, 2666, 2680, 2705, 2710, 2720, 2731, 2790, 2794-2795, 2800, 2820, 2830, 2850, 2870-2871, 2880.	2267, 2278, 2286, 2292-2297, 2306-2308, 2312, 2328-2329, 2334, 2336, 2338, 2341, 2343, 2346-2347, 2352-2354, 2357-2358, 2365, 2371-2372, 2381-2382, 2388, 2402, 2404, 2409, 2420-2421, 2423, 2425, 2427, 2439, 2441, 2449, 2453, 2455, 2462, 2466, 2469, 2471-2473, 2479, 2488, 2538, 2545, 2549, 2551, 2578-2579, 2581, 2583, 2586-2587, 2618, 2622, 2627-2628, 2632, 2642-2644, 2647-2648, 2651-2653, 2655-2656, 2658, 2660, 2665, 2669, 2671-2672, 2675, 2681, 2700-2701, 2706-2707, 2711-2717, 2722, 2729-2730, 2732, 2738-2739, 2775, 2786-2787, 2798-2799, 2804, 2810, 2821, 2823-2825, 2827, 2829, 2831-2835, 2839-2840, 2843-2845, 2847-2849, 2852, 2866, 2869, 2877.
ACT	2600-2609, 2611-2612, 2614-2615, 2617, 2900, 2902-2906, 2911-2914.	2619-2620.	2618.
VIC	3000, 3002-3006, 3008, 3011-3013, 3015-3016, 3018-3034, 3036-3068, 3070-3076, 3078-3079, 3081-3085, 3087-3091, 3093-3097, 3099, 3101-3109, 3111, 3113-3116, 3121-3156, 3158-3163, 3165-3175, 3177-3202, 3204-3207, 3211, 335-3338, 3429, 3750, 3752, 3754-3755, 3757, 3759, 3761, 3765-3767, 3770, 3775, 3777, 3781-3783, 3785-3789, 3791-3793, 3795-3796, 3802-3810, 3910-3913, 3915-3916, 3918-3920, 3926-3931, 3933-3934, 3936-3944, 3975-3978.	3212, 3214-3220, 3222-3224, 3226, 3228, 3250, 3280, 3300, 3305, 3331, 3340, 3350-3352, 3355-3356, 3358, 3377, 3380, 3400, 3434, 3437, 3442, 3444, 3450-3451, 3465, 3496, 3498, 3500, 3550-3551, 3555-3556, 3564, 3579, 3585, 3616, 3620, 3629-3631, 3636, 3644, 3658, 3660, 3672, 3677-3678, 3690-3691, 3722, 3730, 3756, 3764, 3799, 3812, 3818, 3820, 3824-3825, 3840, 3844, 3850-3851, 3860, 3875, 3909, 3922, 3953, 3984, 3995-3996.	3213, 3225, 3227, 3230-3233, 3240-3241, 3249, 3260, 3264-3266, 3268, 3272, 3277, 3281-3285, 3301, 3304, 3311-3312, 3315, 3318, 3321, 3332, 3341-3342, 3345, 3357, 3363-3364, 3370, 3373, 3381, 3401, 3414, 3418, 3431, 3435, 3438, 3440-3441, 3446, 3453, 3458, 3460-3464, 3467, 3472, 3478, 3490, 3501, 3505, 3517-3518, 3328, 3393, 3427, 3480, 3515, 3549, 3608, 3634, 3664, 3675, 3758, 3842, 3862, 3885, 3925, 3523, 3525, 3561, 3568, 3610, 3612, 3638, 3641, 3666, 3669, 3683, 3685, 3687-3701, 3707, 3713-3714, 3717, 3723, 3737, 3740-3741, 3747, 3749, 3753, 3763, 3797, 3814-3816, 3821, 3823, 3831, 3847, 3854, 3858, 3869-3871, 3878, 3880, 3882, 3888, 3892, 3904, 3950-3951, 3956, 3959-3960, 3971, 3980-3981, 3987.

IC Elite Products Acceptable Security Postcodes

QLD	4000, 4005-4014, 4017-4022, 4030-4032, 4034-4037, 4051-4055, 4059-4061, 4064-4070, 4072-4078, 4101-4125, 4127-4133, 4151-4161, 4163-4165, 4169-4174, 4178- 4179, 4205, 4300-4305, 4500-4512, 4514, 4516, 4520-4521.	4184, 4207-4221, 4223-4228, 4280, 4285, 4306, 4310-4311, 4340- 4341, 4343, 4350, 4352, 4356, 4370, 4380, 4390, 4401, 4405, 4413, 4455, 4471, 4518-4519, 4551-4553, 4555-4567, 4570, 4573, 4575, 4610, 4615, 4650, 4655, 4660, 4670-4671, 4680, 4700- 4703, 4715, 4720, 4737, 4740-4741, 4744, 4750, 4800, 4802, 4805, 4807, 4810-4818, 4820, 4825, 4850, 4854, 4857, 4860, 4865, 4868-4871, 4873-4875, 4877-4879, 4881, 4883, 4892.	4183, 4270-4272, 4275, 4307, 4309, 4312-4313, 4342, 4344, 4347, 4354-4355, 4357-4359, 4361-4362, 4373, 4385, 4387, 4400, 4406, 4410, 4415, 4420-4421, 4465, 4470, 4472, 4487, 4490, 4515, 4550, 4554, 4568-4569, 4572, 4574, 4580-4581, 4601, 4605-4606, 4614, 4621, 4625-4626, 4630, 4659, 4674, 4677, 4695, 4709-4711, 4714, 4717-4719, 4721-4723, 4725, 4730, 4738, 4742, 4745-4746, 4751, 4753-4754, 4799, 4803-4804, 4806, 4808-4809, 4819, 4821, 4824, 4830, 4849, 4852, 4858, 4861, 4872, 4876, 4881-4882, 4884-4885, 4887-4888, 4890, 4895.
SA	5000, 5006-5025, 5031-5035, 5037-5052, 5061-5070, 5072-5076, 5081-5098, 5106-5117, 5120-5121, 5125-5127, 5134, 5136-5138, 5140-5142, 5144, 5150-5152, 5154-5156, 5158-5174.	5118, 5153, 5211, 5214, 5251-5253, 5255, 5271, 5280, 5290-5291, 5333, 5341, 5351- 5352, 5355, 5501, 5540, 5554, 5600, 5606, 5608, 5700.	5157, 5172, 5201, 5203-5204, 5210, 5212-5213, 5223, 5231, 5233-5235, 5238, 5241-5242, 5244-5245, 5250, 5254, 5256, 5259-5260, 5264, 5267-5268, 5275-5277, 5322, 5330, 5340, 5342-5343, 5345, 5353, 5360, 5371-5374, 5412, 5417, 5422, 5433, 5453, 5461, 5491, 5502, 5522-5523, 5556, 5558, 5571, 5573, 5575-5576, 5602, 5605, 5607, 5609, 5631, 5640-5641, 5680, 5690, 5710, 5723, 5725.
WA	6000, 6003-6012, 6014-6038, 6050-6074, 6076-6079, 6081-6082, 6090, 6100-6112, 6121-6126, 6147-6176, 6182	6084, 6180, 6208, 6210-6211, 6225, 6230, 6232-6233, 6258, 6280-6281, 6285, 6330, 6333, 6401, 6430, 6432, 6450, 6530, 6532, 6701, 6714, 6722, 6725-6726, 6728, 6743, 6753.	6041, 6044, 6083, 6207, 6209, 6215, 6220, 6224, 6236-6237, 6239, 6244, 6255, 6260, 6271, 6275, 6282, 6284, 6290, 6302, 6304, 6306, 6308, 6312, 6315, 6317, 6324, 6375, 6390-6391, 6395, 6407, 6410, 6415, 6431, 6440, 6442, 6502-6503, 6510, 6516, 6525, 6535-6536, 6556, 6558, 6560, 6562, 6566, 6603, 6642, 6707, 6710, 6712-6713, 6718, 6720-6721, 6740, 6751, 6754, 6758, 6765, 6770.
TAS	7000, 7004-7005, 7007-7012, 7015-7019, 7021, 7025, 7050, 7052-7055, 7170-7173.	7030, 7109, 7140, 7248-7250, 7277, 7304, 7307, 7310, 7315-7316, 7320, 7325, 7330.	7020, 7112-7113, 7116, 7120, 7150, 7190, 7210, 7212, 7215-7216, 7252-7253, 7256, 7260, 7262, 7268, 7270, 7275, 7290, 7300-7303, 7305-7306, 7321-7322, 7467.
NT	0800, 0810, 0812, 0820, 0828-0830, 0832, 0834-0836.	0822, 0850, 0852, 0870, 0872, 0880.	0860, 0873, 0875, 0886.

High Density	
NSW	2000, 2017, 2018, 2020, 2077, 2113, 2121, 2127, 2141, 2142, 2144, 2145, 2150, 2155, 2160, 2170, 2241, 2250, 2750.
VIC	3000, 3003, 3004, 3006, 3008, 3011, 3066, 3122, 3123, 3128, 3141, 3145, 3169.
QLD	4000, 4001, 4002 4003, 4004, 4006, 4101, 4209, 4215, 4217, 4218.
SA	5000.
WA	6000, 6001, 6002.
NT	0800.
TAS	7000.

Inner City	
NSW	2000-2005
VIC	3000-3010, 8000-8399
QLD	4000-4004, 9000-9299
SA	5000-5005
WA	6000-6004
TAS	7000-7003
Inner City	
CONSIDERED ON A CASE-BY-CASE BASIS.	

Process Flow

Prepare to Submit

1

1. Discuss scenario with your BDM
 2. Order Upfront Valuation
- Fill Valuation application form Email to valuation@icmm.com.au
3. Submit case to submission@icmm.com.au and CC your BDM

Credit Assessment

2

1. Receive the confirmation email from ICMM to confirm received your application. Within 1 business day.
2. Receive OS from assessor within 2 business days

Resubmission

3

1. Return OS to ICMM
- Please note the time of your returning OS is the key for your application processing time**
2. ICMM internal check after received your OS within 2 Business days
- Please note the key point is returning your OS in one email with full OS**

Senior Review Team

4

1. Issue conditional approval
2. Received Broker OS and checking
3. Issue formal approval

Settlement

5

1. Instruct Solicitor to issue the contract
2. Solicitor Issue loan doc to customer
3. Customer return loan doc
4. Return OS to settlement@icmm.com.au (If applicable)

Post Settlement Customer Service

6

1. Set up Internet banking, interest review, discharge, cash out, change repayment method, product switch.
2. Email to service@icmm.com.au Call **02 8029 0408**

Contact us

Accreditation	accreditation@icmm.com.au
Scenario Enquiry	scenario@icmm.com.au
Submission	submission@icmm.com.au
Valuation	valuation@icmm.com.au
Settlement	settlement@icmm.com.au
Finance Support/Commission	finance@icmm.com.au
Customer Service	service@icmm.com.au
Complains & Feedback	complaint@icmm.com.au

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Annie	Chen	Customer Service	SYD	0280290408	service@icmm.com.au
Annie	Chen	Customer Service & Accreditation & Discharge	SYD	0452106866	service@icmm.com.au
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					discharge@icmm.com.au



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CAPITAL

Mortgage
Management

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