

Valuations at cost; Application fee \$995; Settlement fee \$445; annual facility fee \$395; Express fee \$1,995; Legals at cost (cash out to \$200,000.00)

Establishment Fee \$990 (Payable at settlement)

Property land banking, land purchased for future development & property developers are acceptable as "non conforming" loans below

Owner occupied non res & Expat can be considered if: 1) An ATO tax potal depicting prperty as principal place of residence 2) Full colour & high definition copy of passport & permanant Australian Visa

Under a new statistical collection system announced in July, APRA ruled that from January 2022 the definition of an owner-occupier loan can only include a borrower's primary place of residence and not any additional property that was allowed under previous rules.



Purpose	Rate loading %	Risk fee loading	Notes
Construction 1 dwelling	See construction admin calcul. IO rate + 0.50	0.10	\$500.00 rebate post OC
Construction 2 dwellings	See construction admin calcul. IO rate + 1.00	1.00	\$500.00 rebate post OC
Construction 3 dwellings	See construction admin calcul. IO rate + 1.50	1.50	\$500.00 rebate post OC
Construction 4 dwellings	See construction admin calcul. IO rate + 2.00	2.00	\$500.00 rebate post OC
Construction 5 dwellings	See construction admin calcul. IO rate + 3.00	3.00	\$500.00 rebate post OC
Commercial (no construction) & Industrial	0.50	0.50	Exit costs: 3 months repayments
PAYG: Payslips & phone call verification	0.25	0.10	
SE: 1 year financial statements	0.40		
SE: ABN registered 1-23 months	0.65		
Expat PR loading: (capped to 85% LVR)	0.40	0.10	
Land only: (capped to 85% LVR applicable in all instances)	1.00		Add \$1,500.00 as a "credit" applied to Construction
Non metro: (Full doc, capped to 85% LVR)	0.50		
Lo doc: (capped to 85% LVR)	0.15	0.10	
Non metro: (Lo doc, capped to 85% LVR)	0.35	0.50	
Loans to 4,000,000.00 to 65% LVR in Cat 1 location; Full doc & Resident	0.35	to 3,000,000.00	
Loans to 5,000,000.00 to 60% LVR in Cat 1 location; Full doc & Resident	0.70	to 3,000,000.00	
Display home outside village (leaseback 1-3 years)	1.50		longer leaseback period add 0.50%
Display home inside village (leaseback 1-3 years)	2.00		longer leaseback period add 0.50%
NDIS existing dwelling (not construction) available from Optimax			
NDIS construction available from Tolerant			standard construction rates, fees & admin costs to apply



Residential - Premium P&I (cash out to \$250,000.00) OR vacant land to \$1,000,000.00																Special expiry date (assuming fees in e-mms no later than): 31/8/2024					Thursday, July 18, 2024							
Pertinent	Usage	Product name	Max Loan \$	Base	Special	Max LVR	Base 85	Special /max LV	Max Loan \$	Base	Special /max LV	Base 85	Special /max LV	Max Loan \$	Base	Special	Max LVR	Base 85	Special /max LV	LVR based risk fees (%)								
																				60	70	75	80	85				
Local PAYG resident	OO	ICMM full doc OO special	\$1,000,000.00	7.04	6.71	80	7.59	7.26	85	\$2,000,000.00	7.39	7.06	80	7.94	7.61	85	\$3,000,000.00	7.74	7.41	80	8.29	7.96	85	0.00	0.00	0.00	0.00	0.75
Local PAYG resident	Inv	ICMM full doc OO special	\$1,000,000.00	7.44	7.11	80	7.99	7.66	85	\$2,000,000.00	7.79	7.46	80	8.34	8.01	85	\$3,000,000.00	8.14	7.81	80	8.69	8.36	85	0.00	0.00	0.00	0.00	0.75
Expat (Aust passport)	Inv	ICMM Expat special (PP)	\$1,000,000.00	8.44	7.78	80	9.19	8.53	85	\$2,000,000.00	8.79	8.13	80	9.54	8.88	85	\$3,000,000.00	9.14	8.48	80	9.89	9.23	85	0.00	0.00	0.75	1.75	2.75
Non Resident	Inv	ICMM Non Res special	\$1,000,000.00	9.44	8.25	80	-	-	-	\$1,500,000.00	9.79	8.50	80	-	-	-	-	-	-	-	-	-	-	0.75	1.75	2.75	3.75	-
Local SE	OO	ICMM full doc OO special	\$1,000,000.00	7.44	6.99	80	7.99	7.59	85	\$2,000,000.00	7.79	7.36	80	8.34	7.99	85	\$3,000,000.00	8.14	7.69	80	8.69	8.26	85	0.00	0.00	0.00	0.00	0.75
Local SE	Inv	ICMM full doc OO special	\$1,000,000.00	7.84	7.51	80	8.39	8.06	85	\$2,000,000.00	8.19	7.86	80	8.74	8.41	85	\$3,000,000.00	8.54	8.21	80	9.09	8.76	85	0.00	0.00	0.00	0.00	0.75
SE Expat (Aust PPort)	Inv	ICMM Expat special (PP)	\$1,000,000.00	8.84	8.18	80	9.39	8.93	85	\$2,000,000.00	9.19	8.53	80	9.74	9.28	85	\$3,000,000.00	9.54	8.88	80	10.09	9.63	85	0.00	0.00	0.75	1.75	2.75
SE Non Resident	Inv	ICMM Non Res special	\$1,000,000.00	9.84	8.60	80	-	-	-	\$1,500,000.00	10.19	8.85	80	-	-	-	-	-	-	-	-	-	-	0.75	1.75	2.75	3.75	-
Premium IO (cash out to \$250,000.00) OR vacant land to \$1,000,000.00																												
Pertinent	Usage	Product name	Max Loan \$	Base	Special	Max LVR	Base 85	Special /max LV	Max Loan \$	Base	Special /max LV	Base 85	Special /max LV	Max Loan \$	Base	Special	Max LVR	Base 85	Special /max LV	60	70	75	80	85				
Local PAYG resident	OO	ICMM full doc OO special	\$1,000,000.00	7.24	6.91	80	7.49	7.16	85	\$2,000,000.00	7.59	7.26	80	8.29	7.96	85	\$3,000,000.00	8.04	7.76	80	8.64	8.31	85	0.00	0.00	0.00	0.00	0.75
Local PAYG resident	Inv	ICMM full doc OO special	\$1,000,000.00	7.64	7.31	80	8.34	8.01	85	\$2,000,000.00	7.99	7.66	80	8.69	8.36	85	\$3,000,000.00	8.49	8.16	80	9.04	8.71	85	0.00	0.00	0.00	0.00	0.75

Expat (Aust passport)	Inv	ICMM Expat special (PP)	\$1,000,000.00	8.64	7.98	80	9.54	8.88	85	\$2,000,000.00	8.99	8.33	80	9.89	9.23	85	\$3,000,000.00	9.49	8.83	80	10.24	9.58	85	0.00	0.00	0.75	1.75	2.75
Non Resident	Inv	ICMM Non Res special	\$1,000,000.00	9.64	8.45	80	-	-	-	\$1,500,000.00	9.99	8.70	80	-	-	-	-	-	-	-	-	-	-	0.75	1.75	2.75	3.75	-
Local SE	OO	ICMM full doc OO special	\$1,000,000.00	7.64	7.19	80	8.34	7.44	85	\$2,000,000.00	7.99	7.56	80	8.69	8.26	85	\$3,000,000.00	8.49	8.06	80	9.04	8.61	85	0.00	0.00	0.00	0.00	0.75
Local SE	Inv	ICMM full doc OO special	\$1,000,000.00	8.04	7.71	80	8.74	7.96	85	\$2,000,000.00	8.39	7.96	80	9.09	8.76	85	\$3,000,000.00	8.89	8.56	80	9.44	9.11	85	0.00	0.00	0.00	0.00	0.75
SE Expat (Aust PPort)	Inv	ICMM Expat special (PP)	\$1,000,000.00	9.04	8.38	80	9.74	8.63	85	\$2,000,000.00	9.39	8.63	80	10.09	9.63	85	\$3,000,000.00	9.89	9.23	80	10.44	9.98	85	0.00	0.00	0.75	1.75	2.75
SE Non Resident	Inv	ICMM Non Res special	\$1,000,000.00	10.04	8.80	80	-	-	-	\$1,500,000.00	10.39	9.05	80	-	-	-	-	-	-	-	-	-	-	0.75	1.75	2.75	3.75	-

Optimax P&I (Cash out to \$1,000,000.00 OR vacant land to \$2,000,000.00)

Pertinent	Usage	Product name	Max Loan \$	Base	Special	Max LVR	Base 85	Special	Max LV	Max Loan \$	Base	Special	Max LVR	Base 85	Special	Max LV	Max Loan \$	Base	Special	Max LVR	Base 85	Special	Max LV	60	70	75	80	85
Local PAYG resident	OO	ICMM full doc OO special	\$1,000,000.00	7.49	7.16	80	8.04	7.71	85	\$2,000,000.00	7.89	7.51	80	8.39	8.06	85	\$3,000,000.00	8.19	7.86	80	8.74	8.41	85	0.00	0.00	0.00	0.00	0.75
Local PAYG resident	Inv	ICMM full doc OO special	\$1,000,000.00	7.89	7.56	80	8.44	8.11	85	\$2,000,000.00	8.24	7.91	80	8.79	8.46	85	\$3,000,000.00	8.59	8.26	80	9.14	8.81	85	0.00	0.00	0.00	0.00	0.75
Expat (Aust passport)	Inv	ICMM Expat special (PP)	\$1,000,000.00	8.89	8.56	80	9.64	8.98	85	\$2,000,000.00	9.24	8.91	80	9.99	9.33	85	\$3,000,000.00	9.59	8.93	80	10.34	9.68	85	0.00	0.00	0.75	1.75	2.75
Non Resident	Inv	ICMM Non Res special	\$1,000,000.00	9.89	9.56	80	-	-	-	\$1,500,000.00	10.24	9.91	80	-	-	-	-	-	-	-	-	-	-	0.75	1.75	-	-	-

Optimax IO (Cash out to \$1,000,000.00 OR vacant land to \$2,000,000.00)

Pertinent	Usage	Product name	Max Loan \$	Base	Special	Max LVR	Base 85	Special	Max LV	Max Loan \$	Base	Special	Max LVR	Base 85	Special	Max LV	Max Loan \$	Base	Special	Max LVR	Base 85	Special	Max LV	60	70	75	80	85
Local PAYG resident	OO	ICMM full doc OO special	\$1,000,000.00	7.84	7.51	80	8.09	7.76	85	\$2,000,000.00	8.09	7.76	80	8.34	8.41	85	\$3,000,000.00	8.34	8.21	80	8.59	8.76	85	0.00	0.00	0.00	0.00	0.75
Local PAYG resident	Inv	ICMM full doc OO special	\$1,000,000.00	8.24	7.91	80	8.49	8.16	85	\$2,000,000.00	8.49	8.16	80	8.74	8.81	85	\$3,000,000.00	8.74	8.61	80	8.99	9.16	85	0.00	0.00	0.00	0.00	0.75
Expat (Aust passport)	Inv	ICMM Expat special (PP)	\$1,000,000.00	9.24	8.91	80	9.49	9.16	85	\$2,000,000.00	9.49	9.16	80	9.74	9.68	85	\$3,000,000.00	9.74	9.28	80	9.99	10.03	85	0.00	0.00	0.75	1.75	2.75
Non Resident	Inv	ICMM Non Res special	\$1,000,000.00	10.24	9.91	80	-	-	-	\$1,500,000.00	10.49	10.16	80	-	-	-	-	-	-	-	-	-	-	0.75	1.75	-	-	-

Tolerant P&I (Cash out to \$1,000,000.00 OR vacant land to \$2,000,000.00)

Local PAYG	OO	ICMM full doc OO special	\$1,000,000.00	7.84	7.51	80	8.39	8.06	85	\$2,000,000.00	8.19	7.86	80	8.74	8.41	85	\$3,000,000.00	8.54	8.21	80	9.09	8.76	85	0.00	0.00	0.00	0.00	0.75
Local PAYG	Inv	ICMM full doc OO special	\$1,000,000.00	8.24	7.91	80	8.79	8.46	85	\$2,000,000.00	8.59	8.26	80	9.14	8.81	85	\$3,000,000.00	8.94	8.61	80	9.49	9.16	85	0.00	0.00	0.00	0.00	0.75
Expat (Aust Passport)	Inv	ICMM Expat special	\$1,000,000.00	9.24	8.91	80	9.99	9.33	85	\$2,000,000.00	9.59	8.93	80	10.34	9.68	85	\$3,000,000.00	9.94	9.28	80	10.69	10.03	85	0.00	0.00	0.75	1.75	2.75
Non Resident	Inv	ICMM Non Res special	\$1,000,000.00	10.24	9.91	80	-	-	-	\$1,500,000.00	10.58	10.26	80	-	-	-	-	-	-	-	-	-	-	0.75	1.75	-	-	-

Tolerant IO (Cash out to \$1,000,000.00 OR vacant land to \$2,000,000.00)

Local PAYG	OO	ICMM full doc OO special	\$1,000,000.00	8.19	7.86	80	8.74	8.11	85	\$2,000,000.00	8.54	8.21	80	9.09	8.91	85	\$3,000,000.00	8.89	8.76	80	9.44	9.61	85	0.00	0.00	0.00	0.00	0.75
Local PAYG	Inv	ICMM full doc OO special	\$1,000,000.00	8.59	8.26	80	9.14	8.51	85	\$2,000,000.00	8.94	8.61	80	9.49	9.31	85	\$3,000,000.00	9.29	9.16	80	9.84	10.01	85	0.00	0.00	0.00	0.00	0.75
Expat (Aust Passport)	Inv	ICMM Expat special	\$1,000,000.00	9.59	9.26	80	10.34	9.51	85	\$2,000,000.00	9.94	9.28	80	10.49	10.18	85	\$3,000,000.00	10.29	9.50	80	11.04	10.75	85	0.00	0.00	0.75	1.75	2.75
Non Resident	Inv	ICMM Non Res special	\$1,000,000.00	10.59	10.26	80	-	-	-	\$1,500,000.00	10.94	10.66	80	-	-	-	-	-	-	-	-	-	-	0.75	1.75	-	-	-

Local SE	OO	ICMM full doc OO special	\$1,000,000.00	8.59	8.16	80	9.14	8.41	85	\$2,000,000.00	8.94	8.51	80	9.49	9.21	85	\$3,000,000.00	9.29	9.06	80	9.84	9.91	85	0.00	0.00	0.00	0.00	0.75
----------	----	--------------------------	----------------	------	------	----	------	------	----	----------------	------	------	----	------	------	----	----------------	------	------	----	------	------	----	------	------	------	------	------

Local SE	Inv	ICMM full doc OO special	\$1,000,000.00	8.99	8.66	80	9.54	8.81	85	\$2,000,000.00	9.34	9.01	80	9.89	9.71	85	\$3,000,000.00	9.69	9.65	80	10.24	10.51	85	0.00	0.00	0.00	0.00	0.75
SE Expat (Aust PPort)	Inv	ICMM Expat special	\$1,000,000.00	9.99	9.38	80	10.54	9.86	85	\$2,000,000.00	10.34	9.73	80	10.89	10.58	85	\$3,000,000.00	10.69	10.00	80	10.89	11.25	85	0.00	0.00	0.75	1.75	2.75
SE Non Resident	Inv	ICMM Non Res special	\$1,000,000.00	10.99	10.56	80	-	-	-	\$1,500,000.00	11.34	10.96	80								-	-	-	0.75	1.75			

Non conforming loans & Loans associated with developers

Developer loans 24.99% Max loan: \$3,000,000.00