

Five Star Product Summary

	Flexi Owner Occupied	Flexi Investment	Solve	Assist
Prime Rate ^{1. 2. 3.}	4.59%	5.10%	5.59%	6.59%
Security	Owner Occupied	Investment	either	either
LVR < 65%	4.49%	5.00%	5.49%	6.49%
Use	Any worthwhile purpose	Any worthwhile purpose	Any worthwhile purpose	Any worthwhile purpose
Max Loan Amount	\$1.5m	\$1.5m	\$1.5m	\$1.5m
Max Loan Term	up to 30 years	up to 30 years	up to 30 years	up to 30 years
Location lending Value				
Metro and Major regional*	up to 80%	up to 80%	up to 80%	up to 80%
Minor Regional*	up to 75%	n.a.	up to 75%	up to 75%
Establishment Fee	0.70% - one off upfront fee	0.85% - one off upfront fee	1.10% - one off upfront fee	1.45% - one off upfront fee
Valuation Review Fee	From \$400	From \$400	From \$400	From \$400
Legal Fee	From \$715 (Interstate TBA)			
Servicing ^{3.}	Flexible assessment beyond traditional limitations - all forms of income taken into consideration			
Serviceability Test	Net disposable income at 1.10 times or greater			
Credit History <u>(Listed defaults only)</u>	Defaults in total under \$1k	Defaults in total under \$1k	Unpaid defaults less than \$10k	Varied will be considered No defined Limit
Annual Fees	N/A	N/A	N/A	N/A
Monthly Fees	N/A	N/A	N/A	N/A
Redraw Fee	N/A	N/A	N/A	N/A

1. Rates effective 01/07/2019

2. Interest Only = + 0.15%

3. SME borrowers see Flexi Investment

*No LMI

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