

# Five Star Product Summary

	Flexi Owner Occupied	Flexi Investment	Aspire	Solve	Assist
Prime Rate <sup>1. 2. 3.</sup>	P.O.A.	P.O.A.	P.O.A.	P.O.A.	P.O.A.
Security	Owner Occupied	Investment	either	either	either
LVR < 65%	P.O.A.	P.O.A.	P.O.A.	P.O.A.	P.O.A.
Use	Any worthwhile purpose	Any worthwhile purpose	Any worthwhile purpose	Any worthwhile purpose	Any worthwhile purpose
Max Loan Amount	\$2.0m	\$2.0m	\$2.0m	\$2.0m	\$2.0m
Max Loan Term	up to 30 years	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%	up to 80%
Minor Regional*	up to 75%	n.a.	up to 75%	up to 75%	up to 75%
Establishment Fee	0.70% - one off upfront fee	0.70% - one off upfront fee	1% - one off upfront fee	1.10% - one off upfront fee	1.10% - one off upfront fee
Valuation Review Fee	From \$400	From \$400	From \$400	From \$400	From \$400
Legal Fee	From \$715 (Interstate TBA)				
Servicing <sup>3.</sup>	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 (Listed defaults only)	Defaults in total under \$1k	Defaults in total under \$1k	Varied will be considered No defined Limit	Unpaid defaults less than \$10k	Varied will be considered No defined Limit
Annual Fees	N/A	N/A	N/A	N/A	N/A
Monthly Fees	N/A	N/A	N/A	N/A	N/A
Redraw Fee	N/A	N/A	N/A	N/A	N/A

1. Rates effective 06/05/2021

2. Interest Only = + 0.15%

3. SME borrowers see Aspire

\*No LMI

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