Residential Interest Rates

Effective 3 June 2024



Residential property loan specialists providing straight-forward residential mortgages, with no surprises.

Full Doc						
Tuli Boo	50%	60%	65%	70%	75%	80%
Owner Occupied	7.03%	7.03%	7.03%	7.18%	7.18%	7.33%

Mid Doc						
ilia boo	50%	60%	65%	70%	75%	80%
Owner Occupied	7.33%	7.38%	7.38%	7.38%	7.53%	7.58%
Special Offer until 30 September 2024 – rate applied to both loans with no investment loading.						
Combo - OO Loan + Inv Loan	7.49%	7.49%	7.49%	7.49%	7.49%	7.49%

Loadings	%
Interest Only	+0.25%
Investment	+0.25%
Loans > \$2M	+0.20%
Loans > \$1M outside capital cities	+0.20%

Discount	%
1 year tax return & NOA plus 1 year financial statement	-0.20%

LVR	Greater Syd / Melb / Bris	Other Metro and Extended Metro	Regional		
80%	\$2.0M	\$2.0M	-		
75%	\$2.5M	\$2.0M	\$1.0M		
70%	\$2.5M	\$2.0M	\$1.5M*/\$1.0M		
65%	\$2.5M	\$2.0M	\$1.5M*/\$1.0M		
*Multiple securities required. Maximum total borrowing limit \$3.0M					

Things you should know:

The above interest rates are indicative and subject to change without notice. Please refer to our website for the most up to date rate and product information.

Owner Occupied rates are only available to individual borrowers. Partnership, Trusts, and Company Borrowers attract the Investment rate irrespective of the property ownership.

