



Connective Advance

Offer Ends 23 December, 2019

Residential Loans- Full Doc

Our recent residential product release now includes a special discounted rate on **Full Doc Owner Occupied loans**.

This 0.5% interest rate reduction for the life of the loan is available on all applications received up to 23rd December 2019.

Residential Loans- Mid Doc

In addition, **Mid Doc Owner Occupied loan** applications received up to 23 December, 2019 are eligible for a discount of 0.25% also for the life of the loan.

Interest Rates	LVR	Mid Doc	Full Doc	\$1.0m (single security)	\$1.5m (single security)	\$2.0m (≥2 securities)
○ Interest only +0.2%	50%	4.40% 4.15%	3.90% 3.40%	√	SYD/MELB	SYD/MELB
○ Full Doc <u>investment</u> +0.70%	65%	4.40% 4.15%	3.90% 3.40%	√	SYD/MELB	SYD/MELB
○ Mid Doc <u>investment</u> +0.45%						
Owner-occupied >\$1m	70%	4.59% 4.34%	4.09% 3.59%	√	SYD/MELB	SYD/MELB
○ Full Doc loans >\$1m +1.0%						
○ Mid Doc loans >\$1m +0.75%	75%	4.84% 4.59%	4.34% 3.84%	√	SYD/MELB	×
Investment >\$1m						
○ Full Doc & Mid Doc +0.50%	80%	4.84% 4.59%	4.34% 3.84%	SYD/MELB/BRIS	×	×

*For full details please refer to the Connective Advance Residential Loans rate sheet

Residential SMSF - Recent Rate Change

Even with demand for Connective Advance new Residential SMSF product being strong, we have reduced our rates at various LVR bands as follows:

Residential SMSF Loan Rates *	80% LVR	75% LVR	70% LVR	65% LVR	≤50% LVR
Principal & Interest (+0.50% for Interest Only)	5.99%	5.69%	5.59%	5.39%	5.39%

*For full details please refer to the Connective Advance Residential SMSF Loans rate sheet

If you have any transactions you wish to discuss please do not hesitate to contact a Thinktank Relationship Manager-

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