



Hello

Introducing the NEW PRODUCT RANGE **OPTIMAL** with access to Alt Doc Construction + a market leading Full Doc rate @95% LVR.

Optimal Platinum + 0.35 loading while under Construction							
LVR	O/O P&I Full Doc	Inv P&I Full Doc	Inv I/O Full Doc	O/O P&I Alt Doc	Inv P&I Alt Doc	Inv I/O Alt Doc	Commission
Up to 60% LVR	3.44%	3.69%	4.04%	4.39%	4.64%	4.99%	0.60% upfront 0.15% trail
Up to 80% LVR	3.44%	3.69%	4.04%				0.60% upfront 0.15% trail
Up to 90% LVR	3.44%	3.69%					0.60% upfront 0.15% trail
Up to 95% LVR	3.44%						0.60% upfront 0.15% trail

- Suitable for Purchase, refinance or construction of owner-occupied and/or investment
- Debt consolidation, cash out, relocation and non-genuine savings options
- Owner Occupied P&I only. Investment P&I and Interest Only. Fixed Rates available
- Cash Out up to 80% LVR for personal or investment use
- Debt Consolidation up to 90% LVR for up to 4 debts
- Up to \$1.15M on Loan Amounts to 95% LVR
- Non genuine savings acceptable. Rental history can be used to meet genuine savings requirement
- 100% e-offset (Annual Fee \$395) online transactions only
- Construction available with 0.35% loading

Wide range of acceptable securities (reduced LVR's and higher rates may apply with these options)

- Units from 35m2
- Up to 5 Units on 1 Title
- Serviced Apartments (max 70% LVR)
- Dual Key Properties
- Construction of Up to 4 Units
- Up to 10 Ha for Optimal **PLATINUM**, larger securities considered for **GOLD** and **SILVER**

BMM Highlights

Rate Reduction for top SMSF products in this weeks top solutions.

Capital Specialist	Rate and Fee Reductions, promo extended Full/Alt Doc Risk Fee reduction to 1.00% up to 80% LVR Click Here for Capital Specialist Range
Flexi Ultimate Alt Doc	Reduced rate reductions 55-80%LVR Click Here for more details
Premium Power Pack	Reduced Rates up to 95% LVR Premium Power Pack Investment Loans to 95% LVR Max. I/O or P&I. Click Here for Premium Power Pack details
Premium Power Pack (85 No LMI)	NEW No LMI up to 85% LVR and Rate reduction Premium Power Pack (85 No LMI)
Flexi Elite	Full Doc up to 95% O/O + Inv I/O NGS to 90% LVR & 85% with Nil Risk Fee/LMI No credit scoring Click Here for full details
True Blue SMSF	True Blue SMSF 5.39% I/O 5.64% up to 80% LVR Click Here for full details
ABL Variable	Reduced Variable Rates (I/O option avail) Construction, FHOG released at land and Investment Offset available on Variable and Fixed Accepted 6 month rental history as Gen Savings for FHOB
True Blue Residential	Max \$750K @80%LVR rate 3.62% TrueBlue Residential
True Blue Commercial	Max \$2m @50%LVR rate 5.14% TrueBlue Commercial

BMM Solutions

View our updated [Product Niches Sheet](#)

[Submit a Scenario Today - ✉ Scenario Email](#)

The Adviser Broker Product of Choice gives brokers the opportunity to choose which of the non-bank lenders provide the best products across various market segments. Responses are anonymous and will be aggregated to produce the results to be published in The Adviser Magazine. [This questionnaire](#) expires the 15th February 2020 and should take no longer than 3 minutes to complete



Find a solution by contacting a BMM BDM:



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*The comparison rates for all home loans are based on secured credit of \$150,000 and a term of 25 years **WARNING:** This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan. If you are not a licensed broker, we encourage you to ALWAYS consult your preferred broker about BMM products before making any purchasing decisions. Rates & information is subject to change at any time without notification. We have a range of loans available, with a range of interest rates.*
