

# La Trobe

financial

# Broker Product Guide

*"One of Australia's broadest product ranges -  
financing every life stage."*

*July 2020*



**Best Non-Bank 4x in a row**

# Residential Lending

“Flexible approach to lending”

## 3 Questions to ask yourself as a broker when choosing lenders...










**Speed**  
Easy Application



**No Clawbacks**  
on your upfront commission.



**Good Value for Money**  
No risk or Equalisation fees ≤ 80% LVR

	 Full Doc	 Lite Doc®	 SMSF	 Construction	 Rural ≤100 acres	 P2C® First Home Assistance	 Aged Care
RATES FROM ^	<b>3.49%</b>	<b>4.49%</b>	<b>5.69%</b>	<b>7.29%</b> BEFORE DROPDOWN	<b>4.99%</b>	FROM <b>2.50%</b> SET BY PARENTS	<b>4.90%</b>
MAX LVR (NO LMI APPLIES)	95% 80% no LMI	80%	80%	75%	75%**	105%	50%
TERM	30 years	30 years	30 years	30 years	30 years	25 years	7 years
INTEREST ONLY	1-5 years***	1-5 years***	N/A	1-5 years	1-5 years	N/A	7 years
PURPOSE	Any worthwhile purpose (incl. cash out)	Any worthwhile purpose (incl. cash out)	Purchase refinance of investment	Construction (clients with credit impairment accepted)	Any worthwhile purpose	Purchase	Refundable Accommodation Deposit (RAD)
INCOME ASSESSMENT	2 payslips or financials	Accountant's letter or Trading Statements or BAS	80% Rental Income. SMSF Contribution Statement. Income deemed at 3.9%	Refer to Full Doc or Lite® Doc	Refer to Full Doc or Lite® Doc	Refer to Full Doc or Lite® Doc	Refer to La Trobe Financial
MAX LOAN SIZE	\$1.5M @ 80% LVR \$2.5M @ 75% LVR up to \$5M on application	\$1.5M @ 80% LVR \$2.5M @ 75% LVR up to \$5M on application	\$1.5M @ 80% LVR	\$1.5M	\$1.25M	Up to \$1.25M	\$750,000
APP FEE	0.75 – 1.50% Special \$995	1.25 – 1.75% Special 0.75%	1.25 – 1.50% Special \$995	1.25 - 1.50%	0.75 – 1.50%	Refer to La Trobe Financial	\$2,500
CREDIT IMPAIRMENT	Loans with credit impairment (eg. mortgage arrears, unlimited defaults/judgments, ATO debts, dishonoured payments etc) caused by life events are considered.						
LOCATION	All locations considered						
COMMISSION	0.50% up front & up to 0.25% trail from day 1 (no clawback)					Refer to La Trobe Financial	Refer to Resi Commission

Automatic accreditation through your aggregator. ^ Depends on loan amount and risk grade of borrower.


\*\* Depends on acreage. \*\*\* Interest rate loading of 0.40% p.a. may apply, depending on loan amount or product type.


This document is for use by accredited La Trobe Financial loan brokers only and not for distribution to any other party.


Terms, conditions, fees, charges and La Trobe Financial lending criteria apply.




**SPECIAL - Limited time**

 <b>Full Doc Residential</b>			
Owner Occupied			
Up to \$1.5m***			
Credit Grade	<65%	<75%	80%
A	<b>3.49%</b>	<b>3.69%</b>	<b>3.89%</b>

 <b>Lite Doc® Residential</b>			
Owner Occupied			
Up to \$1.5m***			
Credit Grade	<65%	<75%	80%
A	<b>4.49%</b>	<b>4.89%</b>	<b>4.99%</b>

 <b>Residential Full Doc</b>			
Purchase, Refinance, Debt Consolidation & Cash out			
Up to \$1.5m***			
Credit Grade	<65%	75%	80%
A	3.59%	3.79%	3.99%
B	4.49%	4.69%	4.89%
C1	5.69%	6.34%	6.59%
C2	6.19%	6.89%	7.29%
C3	7.39%	7.79%	7.99%


 <b>Residential Lite Doc®</b>			
Purchase, Refinance, Debt Consolidation & Cash out			
Up to \$1.5m***			
Credit Grade	<65%	75%	80%
A	4.49%	4.89%	4.99%
B	5.09%	5.39%	5.59%
C1	5.99%	6.49%	6.99%
C2	6.49%	6.99%	7.99%


>\$1.5m - \$2.5m			
Credit Grade	<65%	75%	80%
A	4.79%	4.99%	
B	5.79%	5.99%	
C1	6.69%	6.99%	
C2	6.99%	7.49%	


>\$1.5m - \$2.5m			
Credit Grade	<65%	70%	75%
A	5.79%	5.99%	6.29%
B	6.49%	6.69%	6.99%
C1	6.99%	7.29%	7.49%
C2	7.49%	7.69%	7.99%

>\$2.5m - \$5m			
Credit Grade	<65%	70%	75%
A	POA	POA	
B			
C1			

>\$2.5m - \$5m			
Credit Grade	<65%	70%	75%
A	POA	POA	
B			
C1			

 <b>Rural Residential Full Doc</b>		
Rural/residential property <100 acres		
Up to \$1.25m		
Credit Grade	<65%	75%**
A	4.99%	5.49%
B	5.49%	5.99%
C1	6.49%	6.99%
C2	7.49%	7.99%

 <b>Rural Residential Lite Doc®</b>		
Rural/residential property <100 acres		
Up to \$1.25m		
Credit Grade	<65%	75%**
A	5.99%	6.49%
B	6.49%	6.99%
C1	6.99%	7.49%
C2	7.99%	8.49%

 <b>SMSF Residential</b>			
Up to \$1.5m			
Credit Grade	<65%	75%	80%
A	5.69%	5.79%	6.49%
B	6.49%	6.69%	6.79%

Major Regional			
Credit Grade	<65%	75%	80%
A	5.99%	6.49%	6.69%
B	6.49%	6.89%	6.99%

Inner-city apartments			
Credit Grade	<65%	75%	80%
A	5.79%	5.99%	
B	6.69%	6.99%	

 <b>Construction Residential</b>	
Single property construction	
Up to \$1.5m	
Credit Grade	75%
A	<b>7.29%</b>
B	
C1	

“Australia's leading credit and wealth manager”

# Commercial Lending

“ For applicants looking to purchase, refinance or access equity using commercial property ”

## 3 Questions to ask yourself as a broker when choosing lenders...








**Speed**  
Easy Application




**No Clawbacks**  
on your upfront commission.





**Good Value for Money**  
No risk or Equalisation fees ≤ 80% LVR


	 <b>Lease Doc</b>	 <b>Lite Doc®</b>	 <b>SMSF</b>	 <b>Development</b>	 <b>Rural</b> > 100 acres
<b>RATES FROM ^</b>	<b>6.49%</b>	<b>6.49%</b>	<b>6.49%</b>	<b>9.95% - 10.95%</b>	<b>9.95%</b>
<b>MAX LVR (NO LMI APPLIES)</b>	65%	65%	65%	60%	55%**
<b>TERM</b>	25 years	25 years	25 years	1-2 years	1-5 years
<b>INTEREST ONLY</b>	1-5 years	1-5 years	1-5 years	1-2 years	1-5 years
<b>PURPOSE</b>	Finance leased commercial property	Any worthwhile purpose (incl. cash out)	Purchase or refinance of investment	Multi-unit construction in metro locations	Any worthwhile purpose (incl. cash out)
<b>INCOME ASSESSMENT</b>	Full Lease Agreement	Accountant's letter or Trading Statements or BAS	80% Rental Income. SMSF Contribution Statement. Income deemed at 3.9%	Accountant's letter or Trading Statements or BAS	Refer to Full Doc or Lite® Doc
<b>MAX LOAN SIZE</b>	\$2M	\$2M	\$2M	\$5M	\$2M
<b>APP FEE</b>	1.25 – 1.75%	1.25 – 1.75%	1.25 – 1.75%	1.50 - 1.95%	1.25 – 1.75%
<b>CREDIT IMPAIRMENT</b>	Loans with credit impairment (eg. mortgage arrears, unlimited defaults/judgments, ATO debts, dishonoured payments etc) caused by life events are considered.				
<b>LOCATION</b>	All locations considered				


Automatic accreditation through your aggregator. ^ Depends on loan amount and risk grade of borrower. \*\* Depends on acreage.

 <b>Lease Doc Commercial</b>		
Purchase, Refinance, Debt Consolidation & Cash out		
Up to \$2m		
Credit Grade	60%	65%
A	6.49%	6.99%
B	6.99%	7.49%
C1	7.49%	7.99%
C2	POA	

 <b>Lite Doc® Commercial</b>		
Purchase, Refinance, Debt Consolidation & Cash out		
Up to \$2m		
Credit Grade	60%	65%
A	6.49%	6.99%
B	6.99%	7.49%
C1	7.49%	7.99%
C2	POA	

 <b>SMSF Commercial</b>		
Purchase & Refinance		
Up to \$2m		
Credit Grade	60%	65%
A	6.49%	6.99%
B	6.99%	7.49%
C1	7.49%	7.99%









 <b>Development Finance</b>	
Residential Multi-Construction	
Up to \$2m	
Credit Grade	60%
A	9.95%
B	
>\$2m - \$5m	
Credit Grade	60%
A	10.95%
B	

 <b>Rural</b>		
Rural property >100 acres		
Up to \$2m		
Credit Grade	<50%	55%
A	9.99%	
B		

“Commercial lending made easy”

Application Fees	A	B	C1	C2	C3
Full Doc "Special"	\$995	n/a	n/a	n/a	n/a
Lite Doc**"Special"	0.75%	n/a	n/a	n/a	n/a
Full Doc Res. ≤\$2.5m	0.75%	0.75%	1.50%	1.50%	1.50%
Full Doc Res. >\$2.5m	1.25%	1.25%	1.75%	n/a	n/a
Lite Doc® Res. ≤\$2.5m	1.25%	1.25%	1.75%	1.75%	n/a
Lite Doc® Res. >\$2.5m	1.50%	1.50%	1.75%	n/a	n/a
SMSF - Residential	\$995	1.25%	n/a	n/a	n/a
SMSF - Res. (Off the plan)	\$995	1.50%	n/a	n/a	n/a
SMSF Commercial	1.25%	1.25%	1.75%	n/a	n/a
Residential Construction	1.25%	1.25%	1.50%	n/a	n/a
Development Finance*	1.50%	1.50%	n/a	n/a	n/a
Rural >100 acres	1.25%	1.25%	1.75%	1.75%	n/a
Commercial	1.25%	1.25%	1.75%	1.75%	n/a

# Awards

<p><b>2015</b></p>  <p><b>Winner</b> Best Mortgage Fund in Australia</p>	  <p><b>Winner</b> Best Investment Company – Australia</p> <p><b>Winner</b> Best Mortgage Fund – Australasia</p>	 <p><b>Winner</b> Excellence in Mortgage Fund – Asia Pacific</p>	 <p><b>Finalist</b> Adviser Best Non-bank Lending Awards</p>	 <p><b>Winner</b> Innovation Award - Special Mention finalist</p>
<p><b>2016</b></p>  <p><b>Winner</b> Best Mortgage Fund in Australia</p>	  <p><b>Winner</b> Best Investment Company – Australia</p> <p><b>Winner</b> Best Specialist Lender – Australia</p>	  <p><b>Winner</b> Best Specialist Lender – Australia</p> <p><b>Winner</b> Asset Manager of the Year Mortgage Funds – Asia Pacific</p>	 <p><b>Winner</b> Employer of the Year Finalist – Money Management</p>	 <p><b>Winner</b> CEO of the Year – Financial Services Executive of the Year – Greg O'Neill OAM</p>
<p><b>2017</b></p>  <p><b>Winner</b> Best Mortgage Fund in Australia</p>	  <p><b>Winner</b> Best Wealth Management Company - Australia</p> <p><b>Winner</b> Best Non-bank - Australia</p>	  <p><b>Winner</b> Non-bank Lender of the Year - Australia</p> <p><b>Winner</b> Asset Manager of the Year – Asia Pacific</p>	    <p><b>Winner</b> Best Non-bank</p> <p><b>Winner</b> Best Product Range</p> <p><b>Winner</b> Best BDM Support</p> <p><b>Winner</b> Best Credit Policy</p>	   <p><b>Finalist</b> Best Non-bank Lender</p> <p><b>Finalist</b> Best Specialist Lender</p> <p><b>Finalist</b> Best Self Employed Lender</p>
<p><b>2018</b></p>  <p><b>Winner</b> Best Mortgage Fund in Australia</p>	  <p><b>Winner</b> Best Investment Company – Australia</p> <p><b>Winner</b> Best Non-bank - Australia</p>	 <p><b>Winner</b> Investment Company of the Year - Asia Pacific</p>	 <p><b>Winner</b> Advertising Campaign of the Year - Consumer</p>	  <p><b>Winner</b> Best Non-bank - Commercial</p> <p><b>Winner</b> Best Non-bank - Non Resident</p>
<p><b>2019</b></p>  <p><b>Winner</b> Best Mortgage Fund in Australia</p>	  <p><b>Winner</b> Best Investment Management Company – Australia</p> <p><b>Winner</b> Best Non-bank – Australia</p>	  <p><b>Winner</b> Wealth Management Company of the Year – Asia Pacific</p> <p><b>Winner</b> Credit Specialist of the Year – Asia Pacific</p>	 <p><b>Finalist</b> Employer of the Year Finalist – Momentum Media</p>	  <p><b>Winner</b> Print Campaign of the Year – Consumer</p> <p><b>Winner</b> Marketing Campaign of the Year - Consumer</p>
<p><b>2019</b></p>  <p><b>Winner</b> Best Mortgage Fund in Australia</p>	  <p><b>Winner</b> Best Investment Management Company – Australia</p> <p><b>Winner</b> Best Non-bank – Australia</p>	 <p><b>Winner</b> SMSF Loan Award</p>	    <p><b>Winner</b> SMSF Service Provider Award for Innovation - Adviser Category</p> <p><b>Winner</b> SMSF Service Provider Award for Innovation - Trustee Category</p>	   <p><b>Winner</b> Best Non-bank - Foreign Non-Residents</p> <p><b>Winner</b> Best Non-bank - Commercial</p> <p><b>Winner</b> Best Non-bank - SMSF</p>
<p><b>2020</b></p>  <p><b>Winner</b> Best Credit Fund - Mortgages in Australia</p>	  <p><b>Winner</b> Best Investment Management Company – Australia</p> <p><b>Winner</b> Best Non-Bank – Australia</p>	 <p><b>Winner</b> Commercial Mortgages</p>	 <p><b>Winner</b> Best Credit Fund - Mortgages in Australia</p>	<p>To view our ratings and awards please visit our Awards and Ratings page on our website.</p>



# Senior Manager Client Partnerships Team



**Michelle Banister**  
Head of Distribution  
0408 566 518



**Chris Meaker**  
Head of Origination Channels  
0490 305 126



**Suzanne Hemsworth**  
Head of Client Partnerships  
(NSW/ACT)  
0421 029 691



**VIC**  
**Portia Ridley**  
Senior Manager  
Client Partnerships  
0447 599 664



**VIC**  
**Shiralee Wooding**  
Senior Manager  
Client Partnerships  
0490 123 397



**VIC**  
**Bryce Hill**  
Senior Manager  
Client Partnerships  
0490 305 010



**VIC**  
**Chris Salm**  
Senior Manager  
Client Partnerships  
0413 913 046



**VIC**  
**Stephen Hoare**  
Senior Manager  
Client Partnerships  
0431 349 716



**NSW/VIC**  
**Andrew Cliffe**  
Senior Manager  
Client Partnerships  
0435 829 968



**NSW**  
**Scott Shying**  
Senior Manager  
Client Partnerships  
0448 404 413



**NSW**  
**Mark Simmons**  
Senior Manager  
Client Partnerships  
0432 631 795



**NSW**  
**Dawn Inanli**  
Senior Manager  
Client Partnerships  
0490 123 392



**NSW**  
**Shan McNamara**  
Senior Manager  
Client Partnerships  
0413 847 940



**NSW**  
**Waran Chandiran**  
Senior Manager  
Client Partnerships  
0413 847 657



**NSW**  
**Will Hong**  
Senior Manager  
Client Partnerships  
0413 847 937



**QLD**  
**Christopher Thornton**  
Senior Manager  
Client Partnerships  
0414 451 031



**QLD & NT**  
**Gavin Robinson**  
Senior Manager  
Client Partnerships  
0438 637 490



**QLD**  
**Michelle Rose**  
Senior Manager  
Client Partnerships  
0401 641 482



**QLD**  
**Janelle Barnes**  
Senior Manager  
Client Partnerships  
0409 435 559



**WA**  
**Paul Biddle**  
Senior Manager  
Client Partnerships  
0421 029 687



**SA**  
**Stacey Weaver**  
Senior Manager  
Client Partnerships  
0402 924 354



**Chris Dargavel**  
Client Partnership  
Manager  
03 8610 2873



**Sarah Lush**  
Client Partnership  
Manager  
03 86102874



MELBOURNE • SYDNEY • SHANGHAI • HONG KONG



Looking out for **you**<sup>®</sup>

**13 80 10**

[www.latrobefinancial.com](http://www.latrobefinancial.com)



All features and interest rates are current as at the date of publication and may change. This publication is for accredited broker use only and is not for distribution to consumers.

La Trobe Financial Services Pty Limited ACN 006 479 527 • Australian Credit Licence 392385 •

La Trobe Financial Asset Management Limited • Australian Financial Services Licence 222213 • Australian Credit Licence 222213.

Copyright 2020 La Trobe Financial Services Pty Limited ACN 006 479 527.

All rights reserved. No portion of this may be reproduced, copied, or in any way reused without written permission from La Trobe Financial. Terms, conditions, fees, charges and La Trobe Financial lending criteria apply.