

# Broker Product Guide

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

July 2020





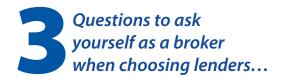






## Residential Lending

Flexible approach to lending









No Clawbacks on your upfront commission.



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

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

#### SPECIAL - Limited time



#### **Full Doc Residential**

Up to \$1.5m\*\*\*

| Credit Grade | <65%  | <75%  | 80%   |
|--------------|-------|-------|-------|
| А            | 3.49% | 3.69% | 3.89% |



4.49% | 4.89% | 4.99%

| Ż                |
|------------------|
| SMSF Residential |

| Up to \$1.5m |       |       |       |  |  |
|--------------|-------|-------|-------|--|--|
| Credit Grade | <65%  | 75%   | 80%   |  |  |
| A            | 5.69% | 5.79% | 6.49% |  |  |
| В            | 6.49% | 6.69% | 6.79% |  |  |

| Major Regional |       |       |       |  |  |
|----------------|-------|-------|-------|--|--|
| Credit Grade   | <65%  | 75%   | 80%   |  |  |
| Α              | 5.99% | 6.49% | 6.69% |  |  |
| В              | 6.49% | 6.89% | 6.99% |  |  |

| Inner-city apartments |       |       |     |  |
|-----------------------|-------|-------|-----|--|
| Credit Grade          | <65%  | 75%   | 80% |  |
| Α                     | 5.79% | 5.99% |     |  |
| В                     | 6.69% | 6.99% |     |  |

#### **Residential Full Doc**

| Up to \$1.5m*** |        |        |        |  |  |
|-----------------|--------|--------|--------|--|--|
| Credit Grade    | <65%   | 75%    | 80%    |  |  |
| Α               | 3.59%  | 3.79%  | 3.99%  |  |  |
| В               | 4.49%  | 4.69%  | 4.89%  |  |  |
| C1              | 5.69%  | 6.34%  | 6.59%  |  |  |
| C2              | 6.19%  | 6.89%  | 7.29%  |  |  |
| C2              | 7 200/ | 7.700/ | 7.000/ |  |  |

#### **Residential Lite Doc®**

| Up to \$1.5m*** |       |       |       |  |  |
|-----------------|-------|-------|-------|--|--|
| Credit Grade    | <65%  | 75%   | 80%   |  |  |
| Α               | 4.49% | 4.89% | 4.99% |  |  |
| В               | 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% |  |  |
| Α                | 4.79% | 4.99% |     |  |  |
| В                | 5.79% | 5.99% |     |  |  |
| C1               | 6.69% | 6.99% |     |  |  |
| C2               | 6.99% | 7.49% |     |  |  |
|                  |       |       |     |  |  |

| >\$2.5m - \$5m |      |     |     |  |  |
|----------------|------|-----|-----|--|--|
| Credit Grade   | <65% | 70% | 75% |  |  |
| Α              |      |     |     |  |  |
| В              | POA  | POA |     |  |  |
| C1             |      |     |     |  |  |

| >\$1.5m - \$2.5m |       |       |       |  |  |
|------------------|-------|-------|-------|--|--|
| Credit Grade     | <65%  | 70%   | 75%   |  |  |
| Α                | 5.79% | 5.99% | 6.29% |  |  |
| В                | 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% |  |  |
| Α              |      |     |     |  |  |
| В              | POA  | POA |     |  |  |
| C1             |      |     |     |  |  |



### **Rural Residential Full Doc**

Rural/residential property <100 acres

| Up to \$1.25m |       |       |  |
|---------------|-------|-------|--|
| Credit Grade  | <65%  | 75%** |  |
| Α             | 4.99% | 5.49% |  |
| В             | 5.49% | 5.99% |  |
| C1            | 6.49% | 6.99% |  |
| C2            | 7.49% | 7.99% |  |



#### **Rural Residential Lite Doc®**

Rural/residential property <100 acres

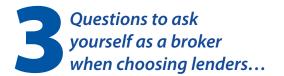
| Up to \$1.25m |       |       |  |  |
|---------------|-------|-------|--|--|
| Credit Grade  | <65%  | 75%** |  |  |
| Α             | 5.99% | 6.49% |  |  |
| В             | 6.49% | 6.99% |  |  |
| C1            | 6.99% | 7.49% |  |  |
| C2            | 7.99% | 8.49% |  |  |

**44** Australia's leading credit and wealth manager 🤫



## **Commercial Lending**







**Speed**Easy Application

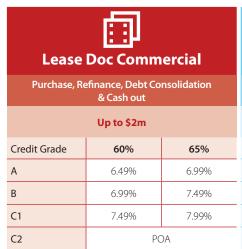


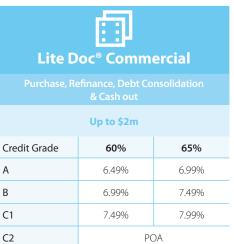
**No Clawbacks** on your upfront commission.



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

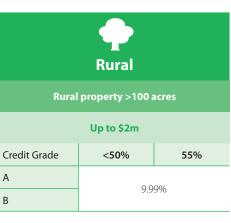
|                             | Lease Doc  | Lite Doc®  | SMSF  | Development  | Rural<br>>100 acres                     |
|-----------------------------|--|--|---|--|---|
| RATES FROM ^                | 6.49%  | 6.49%  | 6.49%   | 9.95% - 10.95%   | 9.95%                                   |
| MAX LVR (NO<br>LMI APPLIES) | 65%  | 65%  | 65%   | 60%  | 55%**                                   |
| TERM                        | 25 years   | 25 years   | 25 years  | 1-2 years  | 1-5 years                               |
| INTEREST<br>ONLY            | 1-5 years  | 1-5 years  | 1-5 years   | 1-2 years  | 1-5 years                               |
| PURPOSE                     | Finance leased commercial property   | Any worthwhile<br>purpose<br>(incl. cash out)          | Purchase or refinance of investment   | Multi-unit<br>construction<br>in metro locations       | Any worthwhile purpose (incl. cash out) |
| INCOME<br>ASSESSMENT        | Full Lease<br>Agreement  | Accountant's<br>letter or Trading Statements<br>or BAS | 80% Rental Income. SMSF<br>Contribution Statement.<br>Income deemed at 3.9% | Accountant's<br>letter or Trading Statements<br>or BAS | Refer to Full Doc<br>or Lite® Doc       |
| MAX LOAN SIZE               | \$2M   | \$2M   | \$2M  | \$5M   | \$2M                                    |
| APP FEE                     | 1.25 – 1.75%   | 1.25 – 1.75%   | 1.25 – 1.75%  | 1.50 - 1.95%   | 1.25 – 1.75%                            |
| CREDIT<br>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   |  |   |  |   |





| SMSF Commercial  Purchase & Refinance  Up to \$2m |       |       |  |  |
|---|-------|-------|--|--|
| Credit Grade                                      | 60%   | 65%   |  |  |
| A   | 6.49% | 6.99% |  |  |
| В   | 6.99% | 7.49% |  |  |
| C1  | 7.49% | 7.99% |  |  |





### Commercial lending made easy

| Application Fees                 | Α     | В     | <b>C</b> 1 | C2    | С3    |
|----------------------------------|-------|-------|------------|-------|-------|
| 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   |
| SMSF - Res. (Off the plan)       | \$995 | 1.50% |            | n/a   | n/a   |
| SMSF Commercial                  | 1.25% | 1.25% | 1.75%      |       | n/a   |
| Residential Construction         | 1.25% | 1.25% | 1.50%      | n/a   | n/a   |
| Development Finance <sup>^</sup> | 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   |













Best Mortgage Fund in Australia 2015

Best Investment Company – Australia Winner Best Mortgage Fund – Australasia

**Winner** Excellence in Mortgage Fund – Asia Pacific

Adviser Best Non-bank Lending Awards

Winner

Innovation Award -Special Mention finalist 















Best Mortgage Fund in Australia 2016

Best Specialist Lender - Australia  Best Specialist Lender - Australia

Funds – Asia Pacific .\_\_\_.......

Employer of the Year Finalist – Money Management

CEO of the Year - Financial Services Executive of the Year - Greg O'Neill OAM 





















Finalist



2017

2018

Best Mortgage Fund in Australia **\_\_\_\_\_** 

Best Wealth Management Company - Australia

Best Non-bank - Australia

Non-bank Lender of the Year - Australia

Asset Manager of the Year – Asia Pacific .\_\_\_\_...... Best Non-bank Winner Best Product Range Best Credit Policy

Winner

Best Non-bank Lender

Best Specialist Lender

**Finalist**Best Self Employed Lender















**Winner** Best Mortgage Fund in Australia

Best Investment Company - Australia

Best Non-bank - Australia

Investment Company of the Year -Asia Pacific

Advertising Campaign of the Year Consumer

Best Non-bank - Commercial Best Non-bank - Non Resident

SELF MANAGED SUPER FUND AWARDS 2018

WINNER CORE DATA



Winner SMSF Service Provider Award for Innovation

Advocate of the Year - Bev Christou



















Best Investment Management Company -Australia

Wealth Management Company of the Year -Asia Pacific

Employer of the Year Finalist – Momentum Media

Best Non-bank - Australia

Credit Specialist of the Year – Asia Pacific

Print Campaign of the Year - Consumer

Winner Marketing Campaign of the Year - Consumer

Best Mortgage Fund in Australia

**SMSFAdviser** 

Innovation - Adviser Category

SMSF Service Provider Award for Innovation - Trustee Category















To view our ratings and awards please visit our Awards and Ratings page on our website.

Best Non-bank - Foreign Non-Residents Best Non-bank - Commercial Best Non-bank - SMSF



Best Investment Management Company Australia



Best Credit Fund - Mortgages in Australia

Best Credit Fund - Mortgages in Australia Best Non-Bank – Australia

Winner

Commercial Mortagages

### Senior Manager Client Partnerships Team



Michelle Banister Head of Distribution 0408 566 518



VIC
Portia Ridley
Senior Manager
Client Partnerships
0447 599 664



VIC Chris Salm Senior Manager Client Partnerships 0413 913 046



NSW
Scott Shying
Senior Manager
Client Partnerships
0448 404 413



NSW Shan McNamara Senior Manager Client Partnerships 0413 847 940



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



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



Chris Dargavel Client Partnership Manager 03 8610 2873



Chris Meaker Head of Origination Channels 0490 305 126



VIC Shiralee Wooding Senior Manager Client Partnerships 0490 123 397



VIC Stephen Hoare Senior Manager Client Partnerships 0431 349 716



NSW
Mark Simmons
Senior Manager
Client Partnerships
0432 631 795



NSW Waran Chandiran Senior Manager Client Partnerships 0413 847 657



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



WA
Paul Biddle
Senior Manager
Client Partnerships
0421 029 687



Sarah Lush Client Partnership Manager 03 86102874



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



VIC Bryce Hill Senior Manager Client Partnerships 0490 305 010



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



NSW
Dawn Inanli
Senior Manager
Client Partnerships
0490 123 392



NSW Will Hong Senior Manager Client Partnerships 0413 847 937



QLD Michelle Rose Senior Manager Client Partnerships 0401 641 482



Stacey Weaver Senior Manager Client Partnerships 0402 924 354

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