

GOLD & OPTIONS Products

Please to provide updates to our GOLD & OPTIONS products as per below effective immediately.

GOLD

Special Gold Variable (incl. Basic)

- An additional <70% LVR band has been introduced...
 - Basic Variable < 70% LVR - OO PI (no offset) – **2.44%**
 - Standard Variable < 70% LVR - OO PI (w/offset) – **2.54%**
 - Standard Variable < 70% LVR – INV PI (w/offset) – **2.84%**
 - Standard Variable < 70% LVR – INV IO (w/offset) – **3.04%**
- Rate reduction of 0.50% for...
 - Basic Variable < 80% LVR – OO PI (no offset) – **2.54%**
 - Standard Variable < 80% LVR – INV PI (w/offset) – **2.94%**
 - Standard Variable < 80% LVR – INV IO (w/offset) – **3.14%**

Alt Doc Variable (incl. construction)

- Two new Interest Only products have been added to the existing GOLD Alt Doc Home Loan product suite to include...
 - Alt Doc Variable < 60% LVR – INV IO (\$150K - \$500K) – 4.59%
 - Alt Doc Variable < 60% LVR – INV IO (\$500K - \$1M) – 4.49%
- **PLEASE NOTE:** Construction rate loading has been reduced to 0.50% (ex 1.00%) for the construction period of twelve (12) months for all Gold Alt Doc Variable.

OPTIONS

OPTIONS Standard Variable <70% lowered to <60% LVR for Standard & Jumbo Loans

- Max loan amount adjusted – Standard Options max. \$850K, Options Jumbo - \$850K to \$1.5M
- Headlining - OPTIONS Standard Variable <60% LVR OO PI @ **2.39%** (Max loan amount - \$850K)
- Rates adjusted accordingly.

Many thanks

Warm regards,

Products | Better Choice

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Do you have a Scenario? Call our scenario hotline [1300 334 336](tel:1300334336) (option 1)

