Resimac Product Changes & Rate Reductions

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RESIMAC - Reductions in Interest Rates & Fees

We're excited to announce number of product changes, along with interest rate & fee reductions to our Bluebay Resimac Home Loan range, some of which are now available exclusively through the broker channel.

Interest Rates

Rates across all tiers have been reduced with some reductions as large as **1.14%** to selected products, effective immediately.

In particular, we draw your attention to the following Prime products:

- Quickstart Home Loan (max LVR 98%) was 4.73% now 3.59% (P&I,OO)
- <u>85% no LMI Home Loan</u> was 3.97% <u>now</u> **3.49%** (P&I, OO)
- Prime Alt Doc Home Loan (70-80%) was 4.19% now 3.87% (P&I/OO)

We also remind you of our Specialist product range which provides full doc and alt doc options to applicants with adverse credit history and/or short term self-employment. Review our product profile <u>here</u> for full details.

Our updated interest rate sheet can be downloaded from the Bluebay Home Loans website or accessed <u>here</u>.

Product & Fee Changes

Lastly, there have been significant changes to our fee structures with the removal of the following fees;

- Application Fee <u>removed</u>
- Solicitors Fee *waived* for standard loans (*non-standard loans/complex structures may incur fees*)

Exclusive Access

We also draw your attention to the following products now exclusively available through the broker channel (**established only**).

Quickstart Home Loan:

- 95% + cap LMI (up to 98%)
- Minimum 5% deposit required (non-genuine accepted)
- Owner Occupied & Investment Loans
- Principal & Interest only

85% no LMI Loan:

- PAYG or Self-Employed applicants
- Owner Occupied & Investment Loans
- No credit scoring & no LMI up to 85%

Got a scenario to discuss?

Just call your Business Relationship Manager, Lisa Van Weelde on 0438 924,711 or call the office on 1300 258 229.

Contact your Bluebay Home Loans BRM today...

Lisa Van Weelde

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