

RESIMAC Home Loans_{now} OPTIONS Home Loans

We're excited to announce number of product changes, along with interest rate & fee reductions to our Bluebay Resimac Home Loan range.

The most significant of these changes being that effective from 15th March 2021 we have renamed all Resimac Loan Products to Bluebay's new **Options Range**.

The new range looks like this;

- Options Home Loan
- Options Quickstart Home Loan
- Options Prime Alt Doc Home Loan
- Options 85 No LMI Home Loan
- Options Specialist

Interest Rates

Rates across both the Prime Alt Doc and Specialist range have been reduced with some reductions as large as 88pbs to selected products, effective immediately.

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

- **Prime Alt Doc Home Loan** - was 3.47% pa *now* **2.99% pa** (P&I/OO) both 70% & 80% LVRs
- **Specialist Clear (70-80%)** - was 4.09% pa *now* **3.59% pa** (P&I/OO)
- **Specialist Clear (85-90%)** - was 5.84% pa *now* **5.34% pa** (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 [here](#) for full details.

Our updated interest rate sheet can be downloaded from the Bluebay Home Loans website or accessed [here](#).

Fee Changes

Lastly, there have been some positive changes to our fee structures with the waiving of the following Risk Fees;

- **Prime Alt Doc Home Loan** - across all LVRs - risk fee has been **waived**
- **Specialist** - all loans <70% LVR - risk fee has been **waived**

Exclusive Broker Access

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

Options Quickstart Home Loan:

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

Options Home Loan:

- 95% inc LMI
- Owner Occupied & **Investment Loans**
- Minimum 5% gen-savings deposit required for LVR >90%
- P&I and Interest Only available

Options 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...

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