

Please note there are 3 updates within this email.

- 1) Firstmac is pleased to advise we have launched NEW Green Home Loans today, these have a discounted rate for 5yrs. Please find attached NEW Green Home Loan Product Matrix, NEW Green Home Loan Spec Sheet, NEW Green Construction & Home Loan Discount Offer T&C, and updated general Rate Sheet which now includes our Green Home Loans table.

GREEN HOME LOANS (0.40% discount for 5 yrs)				
<u>Owner Occupied</u>				
	FMC Product	Current Rate	Rollover Product	Rollover Rate
Principal & Interest	Green Basic 90 PI	2.19%	Basic 80 P&I (Broker Special)	2.59%
	Green Offset 90 PI	2.34%	Offset 80 P&I (Broker Special)	2.74%
Interest Only	Green Basic 90 IO	2.49%	Basic 80 IO (Broker Special)	2.89%
	Green Offset 90 IO	2.69%	Offset 80 IO (Broker Special)	3.09%
<u>Investment</u>				
	FMC Product	Current Rate	Rollover Product	Rollover Rate
Principal & Interest	Green INV Basic 90 PI	2.44%	Investor Basic 80 P&I (Broker Special)	2.84%
	Green INV Offset 90 PI	2.54%	Investor Offset 80 P&I (Broker Special)	2.94%
Interest Only	Green INV Basic 90 IO	2.64%	Investor Basic 80 IO (Broker Special)	3.04%
	Green INV Offset 90 IO	2.79%	Investor Offset 80 IO (Broker Special)	3.19%
<u>Construction Rates</u>				
	FMC Product	Current Rate	Rollover Product (after 5 yrs discount)	
Interest Only	Green Construction 90	2.19%	Basic 80 P&I (Broker Special)	2.59%
	Green INV Construction 90	2.64%	Investor Basic 80 IO (Broker Special)	3.04%

- 2) Effective immediately, we have broadened our AVM & Desktop valuation policy. Please find attached an updated Firstmac Residential Lending Policy, changes are detailed on page 2.

- 3) **Please note:** Current SLA's are at 2-3days

Thanks



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Two years in a row, mortgage brokers have voted us the Best Non-Bank in the Third-Party Lending Report by Momentum Intelligence (publisher of The Adviser and Mortgage Business).



Lowest SMSF fees in the market!

Rates start from 4.75%*

*Terms & Conditions apply



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