

FEBRUARY 2025

# RedZed Product and Rate Guide

INCLUDING:



Residential products



Commercial products



Self Managed Super Fund (SMSF) products

with  
Love from  
RedZed



**REDZED.COM**

For new business, effective 28th February 2025

Interest rates and product features are current at the date of publication and may change from time to time. For distribution to RedZed Accredited Introducers only. **Not to be distributed to borrowers.** All loan applications are subject to RedZed's lending criteria and lending policy which may be amended from time to time without notice. The Target Market Determination for RedZed residential products can be found on our website. Fees, charges and conditions apply. For more information contact RedZed on 1300 722 462 or sales@redzed.com | RedZed Lending Solutions Pty Ltd | ABN 31 123 588 527 | Australian Credit Licence 311128

RZPRG0225 V5

**RedZed**  
Loans for the self-employed

# Residential Prime Interest Rate Summary

## PRODUCT COMPARISON

### ★ SE Prime

Interest Rates	FULL DOC & ALT DOC		
	OWNER OCCUPIED	INVESTMENT*	INTEREST ONLY
	LVR≤50%	6.70%	7.00%
LVR≤60%	6.70%	7.00%	7.05%
LVR≤65%	6.70%	7.00%	7.05%
LVR≤70%	6.70%	7.00%	7.05%
LVR≤75%	6.85%	7.03%	7.18%
LVR≤80%	6.85%	7.03%	7.18%
LVR≤85%	7.85%	8.03%	8.18%

### ★ SE Prime XL

Interest Rates	ALT DOC		
	OWNER OCCUPIED	INVESTMENT*	INTEREST ONLY
	LVR≤50%	7.74%	7.74%
LVR≤60%	7.74%	7.74%	7.74%
LVR≤65%	7.74%	7.74%	7.74%
LVR≤70%	8.29%	8.29%	8.29%
LVR≤75%	8.39%	8.39%	8.39%

For SE Prime XL Full Doc - 7.74% up to 65% LVR and 8.14% up to 75% LVR.

Interest Only applies to both owner occupied and investment. Owner Occupied + Interest Only max LVR ≤70% and max 2 years.

\*Where security consists solely of investment properties (not loan purpose)

### Interest Rate Loadings

SE Prime Only	Add 0.10% Where the base loan amount is > \$1.5M	Add 0.15% Where the base loan amount is > \$2M
<b>Risk fee</b>	<b>FULL DOC</b>	<b>ALT DOC</b>
LVR≤75%	0.00%	0.00%
LVR≤80%	0.00%	0.00%
LVR≤85%	1.00%	1.00%

N/A	N/A
<b>FULL DOC</b>	<b>ALT DOC</b>
1.25%	1.25%

### Origination Fees RESIDENTIAL PRIME

Establishment Fee	\$399* Payable at settlement & includes one <b>standard</b> security appraisal of a property ≤ \$2M. <small>(*Fee waived if a Security Appraisal Fee is payable for non-standard security appraisals, or properties &gt; \$2M)</small>	Settlement Fee	\$500
Security Appraisal Fee	From \$380^ Payable at <b>settlement</b> for additional securities. Payable <b>upfront</b> for non-standard security appraisals or properties > \$2M. <small>(^Refer to the <a href="#">RedZed Fee Schedule</a> for further breakdown)</small>	Legal & Administration Fee	\$500
		Split Loan Fee	\$350
		Guarantor Fee (applied per application)	\$250
		Trust Fee (applied per Trust)	\$250
		Account Management Fee	\$15 per month per loan split

### Top Up Applications RESIDENTIAL PRIME

All standard origination fees apply to top up loans. Commission applies to the additional top up loan amount only.



### All Other Fees and Charges

For access to the RedZed Fee Schedule, [click here](#).

# Residential Prime **Loan Products**



## PRODUCT COMPARISON

### Prime Residential Range

Credit Criteria / Policy Guide	★ SE Prime	🏠 SE Prime XL
<b>Non financial defaults &lt; \$500</b>	✓	✓
<b>Other Defaults</b> (ie. >\$500 or financial defaults)	✗	✗
<b>Court actions</b>	Acceptance of court actions against non-borrowing business entity where action dismissed	
<b>Bankruptcy &amp; bankruptcy - part IX/X</b>	Considered if no evidence on credit report	
<b>ATO debts</b> (accepted when cleared in full from loan proceeds or prior to settlement)	✓	✓
<b>ATO defaults</b>	✗	✗
<b>Mortgage arrears</b>	Paid in full ≤ 7 days after due date	Paid in full ≤ 7 days after due date
<b>Mortgage conduct verification</b>	We require the most recent 6 month's statements for mortgages to be refinanced. For all other mortgages held, the most recent month statement	
<b>Unsecured debt arrears</b>	Late 7 days	Late 7 days
<b>Unsecured debt verification</b>	We require the most recent statement for all facilities to be refinanced or retained. More may be required to prove benefit/suitability (NCCP)	
<b>Minimum ABN registered</b> (GST registration where required)	24 months	24 months
<b>Maximum loan / LVR %</b> (minimum loan \$100K)	\$2.5M @ 70% LVR   \$2M @ 80% LVR   \$750K @ 85% LVR	\$5M @ 75% LVR metro Cat 1 only \$3.5M @ 75% LVR metro Cat 2 only
<b>Risk fee capitalisation</b> (cannot exceed maximum loan size)	✓ (not > 85% LVR)	✓
<b>Cash out</b> (refer to the Policy and Procedures Guide for conditions)	✓ Maximum \$1.5M	✓
<b>Business purpose</b>	✓	✓
<b>Security Criteria &amp; Locations</b> (refer to the RedZed location guide link on page 11)		
<b>Vacant land</b> (excludes those with time to build covenants)	✓ Category 1 only   max 1 acre/4000sqm   max ≤ 75% LVR   max loan \$750K	✗
<b>Land with dwelling</b> (residential or rural residential zoning only, maximum land size)	25 acres (10 hectares)	25 acres (10 hectares)
<b>Apartments</b> (Minimum 40m <sup>2</sup> limited to max 60% LVR, ≥ 50m <sup>2</sup> normal lending and building complex density criteria. Exposure may vary and is limited to 4 apartments or 25% of a building complex. Apartment size is living area only and excludes balconies and car spaces)	✓	✓
<ul style="list-style-type: none"> <li>• Low density ≤ 15 dwellings</li> <li>• Medium density &gt; 15 but ≤ 30 dwellings</li> <li>• High density &gt; 30 dwellings (Cat 1 &amp; 2 locations only)</li> </ul>	Maximum 80% Maximum 80% Maximum 80% @ \$1M   75% @ \$1.5M   70% @ \$2M	Maximum 75% Maximum 75% Maximum 70%
<b>Development aspect</b> (refer to the Policy and Procedures Guide)	✓	✗
<b>Location category 01</b> (variable LVR applies)	✓ (85% LVR capped at \$750K with maximum \$100K cash out)	✓
<b>Location category 02</b> (variable LVR applies)	✓ (excludes vacant land)	✓
<b>Location category 03</b> (maximum LVR 75% maximum loan size \$750K)	✗	✗
<b>Refer locations</b> (maximum LVR 70%, maximum loan size \$750K)	✗	✗

# Residential Specialist Interest Rate Summary



## PRODUCT COMPARISON



Interest Rates	FULL DOC & ALT DOC			ALT DOC			ALT DOC		
	OWNER OCCUPIED	INVESTMENT*	INTEREST ONLY	OWNER OCCUPIED	INVESTMENT*	INTEREST ONLY	OWNER OCCUPIED	INVESTMENT*	INTEREST ONLY
LVR≤50%	7.20%	7.40%	7.60%	8.44%	8.74%	9.04%	10.10%	10.40%	10.70%
LVR≤60%	7.20%	7.40%	7.60%	8.44%	8.74%	9.04%	10.10%	10.40%	10.70%
LVR≤65%	7.20%	7.40%	7.60%	8.44%	8.74%	9.04%	10.25%	10.55%	10.85%
LVR≤70%	7.25%	7.45%	7.65%	8.44%	8.74%	9.04%	10.25%	10.55%	10.85%
LVR≤75%	7.25%	7.55%	7.70%	8.79%	9.09%	9.39%	11.05%	11.35%	11.65%
LVR≤80%	7.45%	7.65%	7.70%	8.99%	9.29%	9.59%	11.05%	11.35%	11.65%
LVR≤85%	8.45%	8.65%	8.70%	9.49%	9.79%	10.09%			
LVR≤90%	9.45%	9.65%	9.70%						

For Recharge and Refresh only, a discount of 0.4% applies for full doc rates.

Interest Only applies to both owner occupied and investment. Owner Occupied + Interest Only max LVR ≤70% and max 2 years.

\*Where security consists solely of investment properties (not loan purpose)

Risk Fee	FULL DOC	ALT DOC	FULL DOC	ALT DOC	FULL DOC	ALT DOC
LVR≤70%	0.00%	0.00%	0.75%	0.75%	1.00%	1.25%
LVR≤80%	0.35%	0.50%	0.75%	1.00%	1.25%	1.50%
LVR≤85%	1.50%	1.50%	1.50%	1.50%		
LVR≤90%	2.00%	2.00%				

## Origination Fees RESIDENTIAL SPECIALIST

Establishment Fee	\$399*	Payable at settlement & includes one <b>standard</b> security appraisal of a property ≤ \$2M. (*Fee waived if a Security Appraisal Fee is payable for non-standard security appraisals, or properties > \$2M)	Settlement Fee	\$975
Security Appraisal Fee	From \$380^	Payable at <b>settlement</b> for additional securities. Payable <b>upfront</b> for non-standard security appraisals or properties > \$2M. (^Refer to the <a href="#">RedZed Fee Schedule</a> for further breakdown)	Legal & Administration Fee	\$895
			Split Loan Fee	\$350
			Guarantor Fee (applied per application)	\$250
			Trust Fee (applied per Trust)	\$250
			Account Management Fee	\$15 per month per loan split

## Top Up Applications RESIDENTIAL SPECIALIST

All standard origination fees apply to top up loans. Commission applies to the additional top up loan amount only.



### All Other Fees and Charges

For access to the RedZed Fee Schedule, [click here](#).

# Residential Specialist **Loan Products**

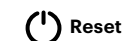
## PRODUCT COMPARISON

### Specialist Residential Range

Credit Criteria / Policy Guide	<b>Reward</b>	<b>Recharge</b>	<b>Refresh</b>
<b>Defaults accepted</b>	All ≤ \$2000 All ≥ 24 months < 24 months paid up to \$3000 aggregate	All ≤ \$3000 All ≥ 24 months 3 individual defaults up to \$5000 each < 24 months	All ≤ \$3000 All ≥ 24 months 5 individual defaults < 24 months
<b>Unpaid defaults</b>	Unpaid defaults ≤ \$3000 do not require payment prior, or at settlement for all Specialist Residential products		
<b>Court actions</b> (against non-borrowing business entity)	≤ \$20,000 (paid)	≤ \$100,000 (paid/unpaid)	≤ \$100,000 (paid/unpaid)
<b>Bankruptcy &amp; bankruptcy - part IX/X</b>	Discharged > 2 yrs & no adverse credit report listings since bankruptcy	Discharged ≤ 2 years & no adverse credit report listings since bankruptcy	Discharged ≤ 2 years & no adverse credit report listings since bankruptcy
<b>ATO defaults</b> (\$unlimited)	Paid in full at settlement	Paid in full at settlement, or if residual with ATO payment plan, contact BDM.	Paid in full at settlement, or if residual with ATO payment plan, contact BDM.
<b>ATO debts</b>	Accepted when paid in full from either loan proceeds or prior to settlement. Any amount not paid in full contact your RedZed BDM		
<b>Mortgage arrears</b> (cumulative position within last 6 months)	Late payments ≤ 1 full payment in arrears	Late payments > 1 and ≤ 2 full payments in arrears	Late payments > 2 full payments (refer to RedZed BDM)
<b>Mortgage conduct verification</b>	We require the most recent 6 month's statements for mortgages to be refinanced. For all other mortgages held, the most recent month statement		
<b>Unsecured debt arrears</b> (must be paid before or at settlement)	≤ 30 days	✓	✓
<b>Minimum ABN registered</b> (GST registration where required)	12 months 6 months- must have same industry experience > 2 years	12 months 6 months- must have same industry experience > 1 but < 2 years	12 months
<b>Maximum loan / LVR %</b> (minimum loan \$100K)	\$2.5M @ 65% LVR   \$2.25M @ 70% LVR \$2M @ 75% LVR   \$1.75M @ 80% LVR \$1.5M @ 85% LVR   \$1M @ 90% LVR	\$1.75M @ 80% LVR   \$1.5M @ 85% LVR	\$750K
<b>Risk fee capitalisation</b> (cannot exceed maximum loan size)	✓	✓	✓
<b>Cash out</b> (refer to the Policy and Procedures Guide for conditions)	Unlimited	Unlimited	Maximum \$100K
<b>Business purpose</b>	✓	✓	✓
<b>Security Criteria &amp; Locations</b> (refer to the RedZed location guide link on page 11)			
<b>Vacant land</b> (no construction available)	Category 1 only   max 1 acre   max LVR 80%   max \$750K Category 1 only   max 2.5 acres   max LVR 75%   max loan \$1.25M	Category 1 and 2   max 5 acres   max LVR 80%   max loan \$1M Category 1 and 2   max 5 acres   LVR 70%   max loan \$1.5M	✗
<b>Land with dwelling</b> (residential or rural residential zoning only, maximum land size)	25 acres	25 acres	25 acres
<b>Apartments</b> (Minimum 40m <sup>2</sup> limited to max 60% LVR, ≥ 50m <sup>2</sup> normal lending and building complex density criteria. Exposure may vary and is limited to 4 apartments or 25% of a building complex. Apartment size is living area only and excludes balconies and car spaces)	✓	✓	✓
<ul style="list-style-type: none"> <li>• <b>Low density</b> ≤ 15 dwellings</li> <li>• <b>Medium density</b> &gt; 15 but ≤ 30 dwellings</li> <li>• <b>High density</b> &gt; 30 dwellings (Cat 1 &amp; 2 locations only)</li> </ul>	Maximum 80% Maximum 80%	Maximum 80% Maximum 80%	Maximum 80% Maximum 75% Maximum 70%
<b>Development aspect</b> (refer to the Policy and Procedures Guide)	Maximum 80% @ \$1M   75% @ \$1.5M   70% @ \$2M	Maximum 80% @ \$1M   75% @ \$1.5M   70% @ \$1.75M	
<b>Development aspect</b> (refer to the Policy and Procedures Guide)	✓	✓	✓
<b>Location category 01</b> (variable LVR applies)	✓	✓	✓
<b>Location category 02</b> (maximum LVR 80%)	✓	✓	✓
<b>Location category 03</b> (maximum LVR 75% maximum loan size \$750K)	✓	✓	✓
<b>Refer locations</b> (maximum LVR 70%, maximum loan size \$750K)	✓	✓	✓

# Commercial Interest Rate Summary

## PRODUCT COMPARISON



Interest Rates	FULL DOC	ALT DOC	FULL DOC	ALT DOC
LVR≤55%	7.75%	8.30%	8.35%	8.70%
LVR≤60%	7.75%	8.30%	8.45%	8.80%
LVR≤65%	8.05%	8.49%	8.65%	9.05%
LVR≤70%	8.05%	8.64%	8.65%	9.05%
LVR≤75%	8.45%	8.89%	8.95%	9.34%
LVR≤80%	9.05%	9.49%	9.45%	9.84%

Application Fee	FULL DOC	ALT DOC	FULL DOC	ALT DOC
LVR≤75%	0.35%	0.50%	0.50%	0.65%
LVR≤80%	1.00%	1.00%	1.00%	1.25%

Interest Rate Loadings	FULL DOC	ALT DOC	FULL DOC	ALT DOC
Applies for an interest only period for owner occupied or investment securities	Add 0.15%	Add 0.15%	Add 0.30%	Add 0.30%

## Origination Fees COMMERCIAL

	Metro Category 1		Regional Category 1 & 2	
Security Appraisal Fee (Payable upfront for standard securities. Refer other security types to your BDM)	\$1,711	Property ≤ \$1M	\$1,986	Property ≤ \$1M
	\$1,986	Property > \$1M - \$1.5M	\$2,261	Property > \$1M - \$1.5M
	\$2,261	Property > \$1.5M - \$2M	\$2,811	Property > \$1.5M - \$2M
	Quote required	Property > \$2M	Quote required	Property > \$2M
Legal Fee	\$995	Individual Borrowers	Loans ≤ \$665K = \$400	
	\$1,200	Company Borrowers	Loans \$665K- \$2M = \$400 + \$0.60 per \$1000	
	\$1,500	Trustee and Trust Borrowers	Loans >\$2M = price on application refer to your BDM	
Split Loan Fee	\$350		Annual Account Management Fee	0.10% (based on original loan amount and charged annually in advance)
Trust Fee	\$250 (applied per Trust)		Early Termination Fee	2% of the original loan amount if discharged inside 36 months
Guarantor Fee	\$250 (applied per application)			



### All Other Fees and Charges

For access to the RedZed Fee Schedule, [click here](#).

## Top Up Applications COMMERCIAL

All standard Commercial origination fees apply to top up loans. Commission applies to additional top up loan amount only.

# Commercial Loan Products



## PRODUCT COMPARISON

Credit Criteria	Prime	Reset
Defaults accepted	All < \$2,000	All ≤\$3000   All ≥24 months   3 individual defaults up to \$5000 each <24 months   Defaults <24 months & ≥\$5000 contact BDM
Unpaid defaults	Unpaid defaults <\$3,000 do not require payment	
Court actions (against non-borrowing business entity)	Where action dismissed	≤\$100,000 (paid or unpaid)
Bankruptcy & bankruptcy - part IX/X	Considered if no evidence on credit report	Discharged >1 year and no additional adverse credit report listings since bankruptcy
ATO debts	Accepted when cleared in full from loan proceeds or prior to settlement. Any amount not paid in full contact your RedZed BDM	
ATO defaults (\$unlimited)	Accepted when paid in full from either loan proceeds or prior to settlement	Paid in full at settlement, or if residual with ATO payment plan contact BDM.
Mortgage arrears (within last 6 months)	Late repayments < 7 days	Late repayments < 30 days
Unsecured debt arrears (Must be paid before or at settlement)	≤7 days	✓
Full Doc, Alt Doc & Lease Doc income options	✓	✓
ABN registered (GST registration where required)	12 months	12 months
Maximum loan (minimum loan \$150K)	\$2M @ 80% LVR   \$3M @ 75% LVR   \$4M @ 70% LVR	\$1.5M @ 80% LVR   \$2M @ 75% LVR
Loan terms	Maximum - 30 Years   Minimum - 15 Years	Maximum - 30 Years   Minimum - 15 Years
Interest only	5 years	5 years
Security locations (some restrictions apply, refer to the RedZed location guide link on page 10)	Category 1 & 2	Category 1 & 2
Annual reviews	✗	✗
Unregulated loans only	✓	✓
Loan to Valuation Ratio (LVR may vary based on individual characteristics)	Category 1 ≤ 80%   Category 2 ≤ 65%	Category 1 ≤ 80%   Category 2 ≤ 65%
Cash out (refer to the Policy and Procedures Guide)	✓	✓
Business purposes	✓	✓
<b>Security Guide</b>		
Retail shops, industrial units, factories, warehouses, workshops, medical & professional suites	✓	✓
Offices (strata office indicative max 65% LVR)	✓	✓
Boarding houses (max 65% LVR) , childcare centres (max 50% LVR)	✓	✓
Multiple residential securities on one title or in the same complex	✓	✓
Mixed residential & commercial use	✓	✓
Vacant land - additional security (as additional security only, cannot be > 50% of total security value, Cat 1 locations, max 2 acres)	✓	✓
Vacant land - sole security (stand alone - Cat 1 location, max one acre, max 65% LVR, max \$1M)	✗	✓
Specialised securities, non-standard properties & securities with specialised fit out or features	✗	✗
Development aspect / sites / construction	✗	✗

# Short Term Property Solutions **Loan Product**

## INTEREST RATE SUMMARY



LVR	Interest Rates	Application Fee / Introdncer Commission Options
≤60%	Commencing from <b>9.25%</b>	Option 1 <b>1.55%</b> (includes upfront commission - 0.55% inclusive of GST) Option 2 <b>1.825%</b> (includes upfront commission - 0.825% inclusive of GST) Option 3 <b>2.10%</b> (includes upfront commission - 1.10% inclusive of GST)
≤70%	Commencing from <b>9.90%</b>	

**Vacant Land**  
(max 65% LVR)

Add minimum of **0.50%**

## Origination Fees SHORT TERM PROPERTY SOLUTIONS

Legal Fee	<b>\$5,000</b>	Trust Fee (applied per Trust)	<b>At cost</b>
Valuation	<b>At cost</b>	Early Termination Fee	<b>2% of the original loan amount if discharged in less than half of the contracted loan term</b>
Title Insurance	<b>At cost</b>	Rollover Fee	<b>Variable</b> (please contact your BDM)



### All Other Fees and Charges

For access to the RedZed Fee Schedule, [click here](#).

## LOAN CRITERIA

### Credit Criteria & Policy Guide

Defaults	Minor / moderate level of financial or non-financial considered
Mortgage arrears	No more than 2 missed repayments in past 6 months (late repayment up to 30 days acceptable)
Bankrupt history / other	No prior bankruptcy, voluntary administration or strike off action
Borrower types	Company, Trusts (Discretionary / Unit) and Individual Must be Australian residents
Maximum loan	Min \$500k   Max \$7.0m (higher may be considered on case-by-case basis)
Maximum LVR	70%
Loan term	Terms from 6 months - 2 years
Repayment type	Interest only - monthly in arrears
Interest type	Variable rate
Loan purposes	Unregulated purposes only Purchases   refinance   debt consolidation   business use   residual stock   ATO debts   land bank   cash out
Construction / development	<b>×</b>
Serviceability	Clearly defined & verifiable exit strategy

### Security Criteria & Location

Security	Registered 1 <sup>st</sup> mortgage over acceptable security (refer suitable security section)   Category 1 locations   Director guarantees (shareholding of 50% or more)   General Security Agreement
Valuation	Full valuation report addressed for reliance by RedZed, conducted by RedZed panel valuer   Dated no older than 90 days at the time of loan settlement
Acceptable commercial security types	Offices   Retail shops   Showrooms   Industrial factories   Warehouses Mixed use   Vacant land (commercial / industrial)
Acceptable residential security types	House Unit / apartment   Townhouse   Residual stock   Multiple dwelling on one title   Vacant land - size restrictions may apply
Unacceptable commercial securities	Age care facilities & retirement villages   Hotel / motel Schools   Hospitals   Abattoirs   Place of worship Specialised / single purpose properties   Contaminated sites Crown land / limited title / old law titles
Unacceptable zoning securities	Rural   Farming   Primary production
Location category 01 (variable LVR applies)	70%
Location category 02	<b>×</b>
Location category 03	<b>×</b>



# SMSF Interest Rate Summary

## PRODUCT COMPARISON



Interest Rates	FULL DOC	ALT DOC	FULL DOC	ALT DOC															
LVR≤50%	6.85%	7.20%	7.40%	7.75%															
LVR≤60%	6.85%	7.20%	7.40%	7.75%															
LVR≤65%	6.85%	7.20%	7.40%	7.75%															
LVR≤70%	6.85%	7.20%	7.40%	7.75%															
LVR≤75%	7.15%	7.50%	7.70%	8.05%															
LVR≤80%	7.15%	7.50%																	
<b>Interest Rate Loadings</b>	WAIVED		WAIVED																
<b>Interest Rate Criteria</b>	<p><b>FULL DOC</b></p> <p>Regular verified fund contributions over 12 months + any proposed additional member contributions that are fully verified e.g. PAYG, Business Financials / Tax returns.</p> <p><b>ALT DOC</b></p> <p>For self-employed applicants, where lump sum contributions made in the last 90 days exceed 50% of total contributions over the last 12 months, the entire contribution over this period (including lump sum) may be used in assessment, however, the application will be treated as "Alt Doc" with applicable pricing. If these contributions are used for assessment as ongoing income or to complete the purchase, additional verification may be required.</p> <p>For PAYG applicants, lump sum SMSF contributions (excluding employer contributions/salary sacrifice) that are required for servicing or purchase completion may also require verification to confirm ongoing affordability</p>																		
<b>Origination Fees SMSF</b>			0.50% of loan amount																
Establishment Fee	<b>\$399*</b> Payable at settlement & includes one <b>standard</b> security appraisal of a property ≤ \$2M. (*Fee waived if a Security Appraisal Fee is payable for non-standard security appraisals, or properties > \$2M)																		
Security Appraisal Fee	From <b>\$380^</b> Payable <b>upfront</b> for non-standard security appraisals or properties > \$2M. (^Refer to the <a href="#">RedZed Fee Schedule</a> for further breakdown)		<table border="1"> <thead> <tr> <th></th> <th>Metro Cat 1</th> <th>Regional Cat 1&amp;2</th> </tr> </thead> <tbody> <tr> <td><b>\$1711</b></td> <td>Property ≤ \$1M</td> <td><b>\$1986</b> Property ≤ \$1M</td> </tr> <tr> <td><b>\$1986</b></td> <td>Property &gt; \$1M - \$1.5M</td> <td><b>\$2261</b> Property &gt; \$1M - \$1.5M</td> </tr> <tr> <td><b>\$2261</b></td> <td>Property &gt; \$1.5M - \$2M</td> <td><b>\$2811</b> Property &gt; \$1.5M - \$2M</td> </tr> <tr> <td><b>Quote</b></td> <td>Property &gt; \$2M</td> <td><b>Quote</b> Property &gt; \$2M</td> </tr> </tbody> </table> <p>(Payable upfront for standard securities. Refer other security types to your BDM)</p>			Metro Cat 1	Regional Cat 1&2	<b>\$1711</b>	Property ≤ \$1M	<b>\$1986</b> Property ≤ \$1M	<b>\$1986</b>	Property > \$1M - \$1.5M	<b>\$2261</b> Property > \$1M - \$1.5M	<b>\$2261</b>	Property > \$1.5M - \$2M	<b>\$2811</b> Property > \$1.5M - \$2M	<b>Quote</b>	Property > \$2M	<b>Quote</b> Property > \$2M
	Metro Cat 1	Regional Cat 1&2																	
<b>\$1711</b>	Property ≤ \$1M	<b>\$1986</b> Property ≤ \$1M																	
<b>\$1986</b>	Property > \$1M - \$1.5M	<b>\$2261</b> Property > \$1M - \$1.5M																	
<b>\$2261</b>	Property > \$1.5M - \$2M	<b>\$2811</b> Property > \$1.5M - \$2M																	
<b>Quote</b>	Property > \$2M	<b>Quote</b> Property > \$2M																	
Settlement Fee	<b>\$500</b>		<b>\$975</b>																
Legal Fee	<b>\$1500</b>		<b>\$1500</b>																
Guarantor Fee	<b>\$250</b>		<b>\$250</b>																
<b>Other Fees SMSF</b>																			
Account Management Fee	\$15 per month		\$15 per month																



### All Other Fees and Charges

For access to the RedZed Fee Schedule, [click here](#).

# SMSF Loan Products

## PRODUCT COMPARISON

### Credit Criteria / Policy Guide

	Super Resi	Super Commercial
<b>Maximum loan / LVR %</b> (minimum loan \$100K)	Up to \$2M @ 70%   \$1.75M @ 75%   \$1.5M @ 80%	Up to \$3M @ 70%   \$2.5M @ 75%
<b>Maximum loan LVR % by location</b>	Cat 1 & 2 up to 80%   Cat 3 75% max \$750K	Cat 1 up to 75%   Cat 2 up to 65%
<b>Loan term</b> (minimum / maximum)	15 / 30 years	15 / 30 years
<b>Interest only term option</b>	1 - 5 years	1 - 5 years
<b>Loan repayment frequency</b>	Monthly, fortnightly or weekly (Interest only monthly only)	Monthly, fortnightly or weekly (Interest only monthly only)
<b>Additional repayments</b>	✓	✓
<b>Minimum ABN registration</b>	1 Day SMSF & Bare Trust (Min 2 years ABN for members business)	1 Day SMSF & Bare Trust (Min 2 years ABN for members business)
<b>Maximum number of SMSF members</b> (1 member must be in accumulation phase)	4 (Guarantee required from all SMSF members > 18 years of age)	4 (Guarantee required from all SMSF members > 18 years of age)
<b>Acceptable SMSF structure</b>	Corporate trustee only	Corporate trustee only
<b>Loan purpose</b>	Purchase / Refinance existing SMSF Loan	Purchase / Refinance existing SMSF Loan
<b>Loan servicing options</b> (for additional details and requirements, refer to the <a href="#">RedZed Policy and Procedures Guide</a> )	1. Fund only 2. Fund + proposed additional Full Doc contributions for PAYG & self-employed members 3. Fund + proposed additional Alt Doc contributions for self-employed members	1. Fund only 2. Fund + proposed additional Full Doc contributions for PAYG & self-employed members 3. Fund + proposed additional Alt Doc contributions for self-employed members
<b>Minimum SMSF liquid asset position</b> (post settlement)	3 months repayments for all debts in the SMSF	3 months repayments for all debts in the SMSF, OR 6 months repayments for all debts in the SMSF where the commercial security is vacant or has a lease with < 12 months remaining
<b>Mortgage arrears</b> (within last 6 months)	Late payment < 7 days (SMSF loan being refinanced)	Late payment < 7 days (SMSF loan being refinanced)
<b>Unsecured debt arrears</b> (members)	✗	✗
<b>Defaults</b> (for member / guarantors only)	✓ < \$1000	✓ < \$1000
<b>More than one security property title in a transaction</b>	✗	✗
<b>Redraw</b>	✗	✗
<b>Fixed rates or split loans</b>	✗	✗
<b>Bankruptcy or part IX / X history</b> (members)	✗	✗
<b>Security Criteria &amp; Location</b>		
<b>Acceptable security types</b>	House, unit, townhouse, rural residential, apartments (refer RedZed residential apartment parameters on page 3)	Retail Shops, offices (strata offices max 65% LVR), industrial units, factories, warehouse & workshop, multiple residential securities on one title, specialised securities (refer to BDM)
<b>Unacceptable securities</b>	Vacant land, development sites, construction, subdivision, security substitutions, acquisition of property from members or related parties. Serviced apartments, apartments in a holiday let rental pool and/or fully furnished securities	Vacant land, development site, construction & specialised securities
<b>Location category 01</b> (variable LVR applies)	80%	75%
<b>Location category 02</b> (variable LVR applies)	80%	65%
<b>Location category 03</b> (maximum loan size \$750K)	75%	✗
<b>Refer locations</b> (maximum LVR 70%, maximum loan size \$750K)	✗	✗

## **General Features**

- ✓ **Owner Occupied or Investment Purposes**
- ✓ **Refinance** - including unlimited debt consolidation
- ✓ **Split Loans** (maximum of 3 split loans)
- ✓ **Payout ATO Defaults and Debts**
- ✓ **Business Purposes** (including working capital, purchase stock, equipment etc)
- ✓ **Interest Only up to a maximum of 5 years** (residential & commercial investment)
- ✓ **Interest Only up to a maximum of 2 years** (residential owner occupied, max 70% LVR)
- ✓ **Repayment frequency**  
Direct debit - weekly, fortnightly and monthly  
**Note:** Weekly or Fortnightly repayments will commence following an initial monthly repayment.
- ✓ **Additional loan repayments** - available via Direct Debit
- ✓ **Redraw** - available for minimum \$2,000, \$25 fee unless waived
- ✓ **Top up applications / Loan increases** (minimum \$50,000)
- ✓ **Customer loan statement frequency** (six monthly - January/July)
- ✗ **Fixed interest rates**
- ✓ **Offset sub-account feature** available for all Residential and Commercial products (excluding SMSF and RedZed Solutions). For more information on this feature, [click here](#).

## **Living Expense Requirements**

No personal bank statement required where living expenses declared are > HEM and DSR ≥ 1.15  
A minimum of one month's most recent bank statement required in all other instances.

## **Servicing Options**

### **Alt Doc Income Criteria**

Borrower self-certified declaration of income supported by one of the options below. To meet responsible lending obligations, we may seek multiple or additional options.

- Option 01** RedZed Accountant Declaration; or
- Option 02** 6 months business trading statements & ATO portal; or
- Option 03** 2 most recent BAS & ATO portal; or
- Option 04** Directors salary credits with 6 months personal transaction statements & ATO portal

#### **Note:**

- Director salary credits excludes sole traders, trust distributions and salary variances between payments > 25%.
- For 6 month ABNs, previous income / employment must be same industry and support declared income.

### **Commercial Lease Doc Income Criteria**

Considered where supported by an executed lease with rental statement evidence. Lending criteria applies, contact your BDM to discuss. Commercial Alt Doc pricing is applicable for Lease Doc loans.

### **Full Doc Income Criteria**

Latest Individual & Company Financials (if > last 6 months old, 2 most recent BAS also required) & ATO Notice of Assessment.

**Note:** Property Developers/Builders - 2 years returns will be required (2 year average will be used unless the most recent year is lower than the previous year)

## **Security Location Guide**

Assessment is based on suburb/town. To check this, [click here](#)

	Prime Residential		Specialist Residential Range			Commercial Range		SMSF Range	
<b>Policy Criteria</b>	SE Prime	SE Prime XL	Reward	Recharge	Refresh	Prime	Reset	Super Resi	Super Commercial
<b>Early Termination Fee</b> 2% if discharged within 36 months (based on original loan amount)	✗	✗	✗	✗	✗	✓ All borrowers	✓ All borrowers	✗	✗
<b>Commission Clawback</b> Diminishing pro-rata method over 24 months. To view the schedule <a href="#">click here</a>	✓	✓	✓	✓	✓	✗	✗	✗	✗

## **RedZed Benefits**

Included for every customer with a current RedZed loan **valued at over \$2600**



### **Legal Wills**

Obtain up to two standard wills.



### **Marketing Services**

Choose from one of four Marketing service options.



### **Counselling Services**

Get some advice and support with up to six confidential counselling sessions.

# ENJOY FLEXIBILITY & SIMPLICITY WITH OUR OFFSET SUB-ACCOUNT



Now available on all Residential and Commercial products (excluding SMSF and RedZed Solutions).

## KEY FEATURES



### No Additional RedZed Fees

Enjoy the benefits of an offset sub-account without any additional RedZed set-up or ongoing service fees.



### Multiple Offset Sub-Accounts

Choose to have an offset sub-account for each individual loan or loan split.



### Flexible Payment Transfers

Seamlessly transfer payments to and from the individual loan or loan split and the linked offset sub-account.



### Easy Account Management

View the offset sub-account and loan account activity online or via the RedZed Connect mobile app.



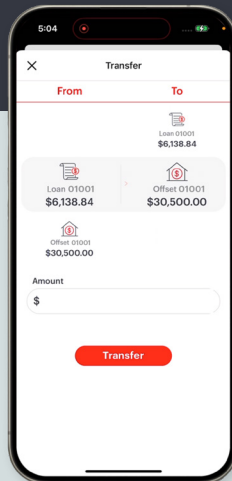
### Convenient Payment Options

Make outbound payments via BPAY or use the "Pay Anyone" feature to transfer funds to transaction accounts at other institutions via the National Payments Platform.

## HOW IT WORKS

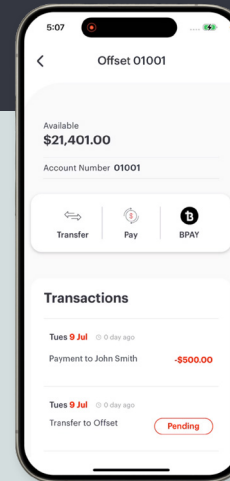
### Additional Payments

Additional payments to the loan account can be transferred to the linked offset sub-account or retained in the loan as redraw.



### Interest Reduction

When you make additional payments, the offset sub-account helps reduce the amount of interest payable on the linked loan account.



For more information, contact your RedZed BDM

# Your RedZed Support Team

AFG  
CHOICE  
CONNECTIVE  
FAST  
NMB  
PLAN  
YELLOW BRICK ROAD  
LOAN MARKET



## Staci Karas

Senior Business Development Manager VIC

📞 0476 000 054

✉️ skaras@redzed.com



## Olivia Morris

Business Development Manager NSW

📞 0438 649 390

✉️ omorris@redzed.com

AFG  
CHOICE  
CONNECTIVE  
FAST  
NMB  
PLAN  
YELLOW BRICK ROAD  
LOAN MARKET



## James Lynch

Business Development Manager VIC

📞 0473 558 264

✉️ jlynch@redzed.com



## Tamara Rozova

Business Development Manager NSW

📞 0409 594 006

✉️ trozova@redzed.com



## Mitch Shaw

Business Development Manager VIC, TAS

📞 0417 686 274

✉️ mshaw@redzed.com



## Margie Daep

Business Development Manager NSW

📞 0458 447 611

✉️ mdaep@redzed.com



## Peter Summerton

Business Development Manager SA, NT

📞 0437 967 216

✉️ psummerton@redzed.com



## Renzo Perri

Business Development Manager QLD

📞 0476 000 039

✉️ rperri@redzed.com



## Alison Tullier

Business Development Manager WA

📞 0419 597 093

✉️ atullier@redzed.com



## Nathan Taddeo

General Manager Sales

📞 0427 623 518

✉️ ntaddeo@redzed.com



## Craig Stuart

National Commercial BDM

📞 0472 636 588

✉️ cstuart@redzed.com



## Russell Friedrich

National Relationship Manager

📞 0474 941 479

✉️ rfriedrich@redzed.com

**HEAD OFFICE**  
**1300 722 462**

Accreditations  
Client Services  
Applications

accreditations@redzed.com  
clientservices@redzed.com  
application@redzed.com

Settlements  
Target Market  
Determination

settlements@redzed.com  
redzed.com/TMD

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T 1300 722 462 REDZED.COM RedZed Lending Solutions Pty Ltd ABN 31 123 588 527 Australian Credit Licence 311128

**RedZed**  
Loans for the self-employed