

FEBRUARY 2026

# RedZed Product and Rate Guide

## INCLUDING:

-  Residential products
-  Commercial products
-  Self Managed Super Fund (SMSF) products
-  Short Term Property Solutions

For new business, effective 4th February 2026



[REDZED.COM](http://REDZED.COM)

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](mailto:sales@redzed.com) | RedZed Lending Solutions Pty Ltd | ABN 31 123 588 527 | Australian Credit Licence 311128  
RZPRG0226 V1

**RedZed**  
Loans for the self-employed

# Interest Rate Summary

RESIDENTIAL PRIME	
<b>FULL &amp; ALT DOC</b>	
≤60% LVR	<b>6.42%</b>
≤65% LVR	<b>6.42%</b>
≤70% LVR	<b>6.42%</b>
≤75% LVR	<b>6.60%</b>
≤80% LVR	<b>6.60%</b>
≤85% LVR	<b>7.60%</b>
≤90% LVR	
<b>FULL &amp; ALT DOC</b>	<b>OWNER OCCUPIED + INTEREST ONLY^</b>
≤60% LVR	<b>6.42%</b>
≤65% LVR	<b>6.42%</b>
≤70% LVR	<b>6.42%</b>
≤75% LVR	
≤80% LVR	
<b>FULL &amp; ALT DOC</b>	<b>INVESTMENT*</b>
≤60% LVR	<b>6.62%</b>
≤65% LVR	<b>6.62%</b>
≤70% LVR	<b>6.62%</b>
≤75% LVR	<b>6.80%</b>
≤80% LVR	<b>6.80%</b>
≤85% LVR	<b>7.80%</b>
≤90% LVR	
<b>FULL &amp; ALT DOC</b>	<b>INVESTMENT* + INTEREST ONLY</b>
≤60% LVR	<b>6.62%</b>
≤65% LVR	<b>6.62%</b>
≤70% LVR	<b>6.62%</b>
≤75% LVR	<b>6.80%</b>
≤80% LVR	<b>6.80%</b>

**FOR SE PRIME ONLY:** 0.15% loading for loans >\$2M.

Please refer to page 8 for RedZed Solutions rates

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RESIDENTIAL SPECIALIST	
<b>FULL &amp; ALT DOC</b>	
≤60% LVR	<b>6.95%</b>
≤65% LVR	<b>6.95%</b>
≤70% LVR	<b>7.00%</b>
≤75% LVR	<b>7.00%</b>
≤80% LVR	<b>7.20%</b>
≤85% LVR	<b>8.20%</b>
≤90% LVR	<b>9.20%</b>
<b>FULL &amp; ALT DOC</b>	<b>OWNER OCCUPIED + INTEREST ONLY^</b>
≤60% LVR	<b>7.15%</b>
≤65% LVR	<b>7.15%</b>
≤70% LVR	<b>7.20%</b>
<b>FULL &amp; ALT DOC</b>	<b>INVESTMENT*</b>
≤60% LVR	<b>7.15%</b>
≤65% LVR	<b>7.15%</b>
≤70% LVR	<b>7.20%</b>
≤75% LVR	<b>7.20%</b>
≤80% LVR	<b>7.40%</b>
≤85% LVR	<b>8.40%</b>
≤90% LVR	<b>9.40%</b>
<b>FULL &amp; ALT DOC</b>	<b>INVESTMENT* + INTEREST ONLY</b>
≤60% LVR	<b>7.35%</b>
≤65% LVR	<b>7.35%</b>
≤70% LVR	<b>7.40%</b>
≤75% LVR	<b>7.40%</b>
≤80% LVR	<b>7.60%</b>

COMMERCIAL	
<b>FULL &amp; ALT DOC</b>	
≤60% LVR	<b>8.05%</b>
≤65% LVR	<b>8.24%</b>
≤70% LVR	<b>8.39%</b>
≤75% LVR	<b>8.64%</b>
≤80% LVR	<b>9.24%</b>
<b>FULL &amp; ALT DOC</b>	<b>OWNER OCCUPIED + INTEREST ONLY^</b>
≤60% LVR	<b>8.05%</b>
≤65% LVR	<b>8.24%</b>
≤70% LVR	<b>8.39%</b>
≤75% LVR	<b>8.64%</b>
≤80% LVR	<b>9.24%</b>
<b>FULL &amp; ALT DOC</b>	<b>INVESTMENT*</b>
≤60% LVR	<b>8.05%</b>
≤65% LVR	<b>8.24%</b>
≤70% LVR	<b>8.39%</b>
≤75% LVR	<b>8.64%</b>
≤80% LVR	<b>9.24%</b>
<b>FULL &amp; ALT DOC</b>	<b>INVESTMENT* + INTEREST ONLY</b>
≤60% LVR	<b>8.05%</b>
≤65% LVR	<b>8.24%</b>
≤70% LVR	<b>8.39%</b>
≤75% LVR	<b>8.64%</b>
≤80% LVR	<b>9.24%</b>

SMSF	
<b>Select pricing based on the following loan parameters:</b>	
<b>Fund Only</b> pricing applies:	
1. For regular verified fund contributions over the most recent 12 months	
<b>Lump Sum or Proposed Additional Member Contributions</b> pricing applies:	
1. For self-employed members, 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. If these contributions are used for assessment as ongoing income or to complete the purchase, additional verification may be required.	
2. 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.	
3. For all loans reliant on proposed additional member contributions (additional verification may be required)	
<b>Fund Only</b>	<b>Lump Sum or Additional Contributions</b>
<b>INVESTMENT*</b>	<b>INVESTMENT*</b>
<b>7.15%</b>	<b>7.50%</b>
<b>7.15%</b>	<b>7.50%</b>
<b>7.15%</b>	<b>7.50%</b>
<b>7.45%</b>	<b>7.80%</b>
<b>INVESTMENT*</b>	<b>INVESTMENT*</b>
<b>7.15%</b>	<b>7.50%</b>
<b>7.15%</b>	<b>7.50%</b>
<b>7.15%</b>	<b>7.50%</b>
<b>7.45%</b>	<b>7.80%</b>
<b>INVESTMENT* + INTEREST ONLY</b>	<b>INVESTMENT* + INTEREST ONLY</b>
<b>6.60%</b>	<b>6.95%</b>
<b>6.60%</b>	<b>6.95%</b>
<b>6.60%</b>	<b>6.95%</b>
<b>6.90%</b>	<b>7.25%</b>
<b>6.90%</b>	<b>7.25%</b>
<b>INVESTMENT* + INTEREST ONLY</b>	<b>INVESTMENT* + INTEREST ONLY</b>
<b>7.15%</b>	<b>7.50%</b>
<b>7.15%</b>	<b>7.50%</b>
<b>7.15%</b>	<b>7.50%</b>
<b>7.45%</b>	<b>7.80%</b>
<b>INVESTMENT* + INTEREST ONLY</b>	<b>INVESTMENT* + INTEREST ONLY</b>
<b>6.60%</b>	<b>6.95%</b>
<b>6.60%</b>	<b>6.95%</b>
<b>6.60%</b>	<b>6.95%</b>
<b>6.90%</b>	<b>7.25%</b>
<b>6.90%</b>	<b>7.25%</b>

\*Investment rate applies where the security consists solely of investment properties (not loan purpose)

<sup>^</sup>Residential Owner Occupied Interest Only, max LVR 70% and max 2 years

# Fee Summary

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## RISK OR APPLICATION FEE

RESIDENTIAL PRIME	
 SE Prime	 SE Prime XL
FULL + ALT DOC	
≤70% LVR	Nil 1.25%
≤75% LVR	Nil 1.25%
≤80% LVR	Nil
≤85% LVR	1.00%
≤90% LVR	

RESIDENTIAL SPECIALIST			
 Reward Near Prime	 Recharge Specialist		
FULL DOC	ALT DOC	FULL DOC	ALT DOC
Nil	Nil	0.75%	0.75%
0.35%	0.50%	0.75%	1.00%
0.35%	0.50%	0.75%	1.00%
1.50%	1.50%	1.50%	1.50%
2.00%	2.00%		

COMMERCIAL			
 Prime	 Reset Specialist		
FULL DOC	ALT DOC	FULL DOC	ALT DOC
0.35%	0.50%	0.50%	0.65%
0.35%	0.50%	0.50%	0.65%
1.00%	1.00%	1.00%	1.25%

SMSF	
 Super Resi	 Super Commercial
FULL + ALT DOC	
Nil	0.50%
Nil	0.50%
Nil	

## ORIGINATION FEES

### Establishment Fee

Payable at settlement & includes one standard security appraisal of a property ≤\$2M. (\*Fee waived if Security Appraisal Fee is payable for non-standard security appraisals, or properties >\$2M.)

### Security Appraisal Fee

Payable upfront for non-standard security appraisals or properties > \$2M. (^Refer to the [RedZed Fee Schedule](#) for further breakdown).

### Settlement Fee

### Legal and Administration Fee

### Split loan Fee

### Guarantor Fee (applied per application)

### Trust Fee (applied per Trust)

### Account Management Fee (per month per loan split)

**Account Management Fee** (based on original loan amount & charged annually in advance)

### Title Insurance Fee

**Early Termination Fee** (2% of the original loan amount if discharged inside 36 months)

RESIDENTIAL PRIME		RESIDENTIAL SPECIALIST		COMMERCIAL		SMSF	
 SE Prime	 SE Prime XL	 Reward Near Prime	 Recharge Specialist	 Prime	 Reset Specialist	 Super Resi	 Super Commercial
\$399	\$399	\$399	\$399	Nil	Nil	\$399	Refer to table above
From \$380^	From \$380^	From \$380^	From \$380^	From \$1711^	From \$1711^	From \$380^	From \$1711^
\$500	\$500	\$975	\$975	Nil	Nil	\$500	\$975
\$500	\$500	\$895	\$895	From \$995	From \$995	\$1,500	\$1,500
\$350	\$350	\$350	\$350	\$350	\$350	N/A	N/A
\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250
\$250	\$250	\$250	\$250	\$250	\$250	Nil	Nil
\$25	\$25	\$25	\$25	0.10%	0.10%	\$25	\$25
				From \$400	From \$400		
				✓	✓		

**TOP UP APPLICATIONS** Residential and commercial (excludes SMSF) - All standard product origination fees apply to top up loans, refer to [RedZed Fee Schedule](#). Commission applies to additional top up loan amount only.

# Residential Prime Loan Products

RedZed

## PRODUCT COMPARISON

Prime Residential Range		
Credit Criteria / Policy Guide	SE Prime	SE Prime XL
Non financial defaults < \$500	✓	✓
Other Defaults (ie. >\$500 or financial defaults)	✗	✗
Court actions	Acceptance of court actions against non-borrowing business entity where action dismissed	
Bankruptcy & bankruptcy - part IX/X	Considered if no evidence on credit report	
ATO debts (accepted when cleared in full from loan proceeds or prior to settlement)	✓	✓
ATO defaults	✗	✗
Mortgage arrears	Paid in full ≤ 7 days after due date	Paid in full ≤ 7 days after due date
Mortgage conduct verification	We require the most recent 6 month's statements for mortgages to be refinanced. For all other mortgages held, the most recent month statement	
Unsecured debt arrears	Late 7 days	Late 7 days
Unsecured debt verification	We require the most recent statement for all facilities to be refinanced or retained. More may be required to prove benefit/suitability (NCCP)	
Minimum ABN registered (GST registration where required)	24 months	24 months
Maximum loan / LVR % (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
Risk fee capitalisation (cannot exceed maximum loan size or LVR)	✓	✓
Cash out (refer to the Policy and Procedures Guide for conditions)	≤80% LVR up to \$1.5M   >80% LVR up to \$100K	✓
Business purpose	✓	✓
<b>Security Criteria &amp; Locations</b> (refer to the RedZed location guide link on page 9)		
Vacant land (excludes those with time to build covenants)	✓ Category 1 only   max 1 acre/4000sqm   max ≤ 75% LVR   max loan \$750K	✗
Land with dwelling (residential or rural residential zoning only, maximum land size)	25 acres (10 hectares)	25 acres (10 hectares)
Apartments and units (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)	✓ Maximum 80% Maximum 80% Maximum 80% @ \$1M   75% @ \$1.5M   70% @ \$2M	✓ Maximum 75% Maximum 75% Maximum 70%
• Low density ≤ 15 dwellings • Medium density > 15 but ≤ 30 dwellings • High density > 30 dwellings (Cat 1 & 2 locations only)		
Development aspect (refer to the Policy and Procedures Guide)	✓	✗
Location category 01 (variable LVR applies)	✓ (85% LVR capped at \$750K with maximum \$100K cash out)	✓
Location category 02 (variable LVR applies)	✓ (excludes vacant land)	✓
Location category 03 (maximum LVR 75% maximum loan size \$750K)	✗	✗
Refer locations (maximum LVR 70%, maximum loan size \$750K)	✗	✗

# Residential Specialist **Loan Products**

**RedZed**

## PRODUCT COMPARISON

Specialist Residential Range		
Credit Criteria / Policy Guide	Reward Near Prime	Recharge Specialist
<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
<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)
<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
<b>ATO defaults</b> (\$unlimited)	Paid in full at settlement	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
<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
<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
<b>Risk fee capitalisation</b> (cannot exceed maximum loan size and LVR)	✓	✓
<b>Cash out</b> (refer to the Policy and Procedures Guide for conditions)	≤80% LVR unlimited   >80% & ≤85% LVR up to \$250K >85% LVR up to \$100K	≤80% LVR unlimited   >80% LVR up to \$250K
<b>Business purpose</b>	✓	✓
<b>Security Criteria &amp; Locations</b> (refer to the RedZed location guide link on page 9)		
<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
<b>Apartments and units</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)	✓ Maximum 80% Maximum 80%	✓ Maximum 80% Maximum 80%
• Low density ≤ 15 dwellings • Medium density > 15 but ≤ 30 dwellings • High density > 30 dwellings (Cat 1 & 2 locations only)	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)	✓	✓

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# Commercial Loan Products

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## PRODUCT COMPARISON

### Credit Criteria



	Prime	Reset Specialist
<b>Defaults accepted</b>	All < \$2,000	All ≤\$3000   All ≥24 months   3 individual defaults up to \$5000 each <24 months   Defaults <24 months & ≥\$5000 contact BDM
<b>Unpaid defaults</b>		Unpaid defaults <\$3,000 do not require payment
<b>Court actions</b> (against non-borrowing business entity)	Where action dismissed	≤\$100,000 (paid or unpaid)
<b>Bankruptcy &amp; bankruptcy - part IX/X</b>	Considered if no evidence on credit report	Discharged >1 year and no additional adverse credit report listings since bankruptcy
<b>ATO debts</b>	Accepted when cleared in full from loan proceeds or prior to settlement. Any amount not paid in full contact your RedZed BDM	
<b>ATO defaults</b> (\$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.
<b>Mortgage arrears</b> (within last 6 months)	Late repayments < 7 days	Late repayments < 30 days
<b>Unsecured debt arrears</b> (Must be paid before or at settlement)	≤ 7 days	✓
<b>Full Doc, Alt Doc &amp; Lease Doc income options</b>	✓	✓
<b>ABN registered</b> (GST registration where required)	12 months	12 months
<b>Maximum loan</b> (minimum loan \$150K)	\$2M @ 80% LVR   \$3M @ 75% LVR   \$4M @ 70% LVR	\$1.5M @ 80% LVR   \$2M @ 75% LVR
<b>Loan terms</b>	Maximum - 30 Years   Minimum - 15 Years	Maximum - 30 Years   Minimum - 15 Years
<b>Interest only</b>	5 years	5 years
<b>Security locations</b> (some restrictions apply, refer to the RedZed location guide link on page 9)	Category 1 & 2	Category 1 & 2
<b>Annual reviews</b>	✗	✗
<b>Unregulated loans only</b>	✓	✓
<b>Loan to Valuation Ratio</b> (Available LVR may vary based on individual property and loan characteristics)	Category 1 up to 80%   Category 2 up to 65% (Northern Territory Cat 1 & 2 up to 65%)	
<b>Cash out</b> (Refer to the Policy and Procedure Guide for amounts >\$1M.)	≤70% LVR up to \$2M   >70% & ≤75% LVR up to \$1.5M >75% LVR up to \$500K (Contact your RedZed BDM for amounts outside these guidelines)	≤75% LVR up to \$1.5M   >75% LVR up to \$1M (Contact your RedZed BDM for amounts outside these guidelines)
<b>Business purposes</b>	✓	✓
<b>Security Guide</b>		
<b>Retail shops, industrial units, factories, warehouses, workshops, medical &amp; professional suites</b>	✓	✓
<b>Offices</b> (strata office indicative max 65% LVR)	✓	✓
<b>Boarding houses</b> (max 65% LVR), <b>childcare centres</b> (max 50% LVR)	✓	✓
<b>Multiple residential securities on one title or in the same complex</b>	✓	✓
<b>Mixed residential &amp; commercial use</b>	✓	✓
<b>Vacant land - additional security</b> (as additional security only, cannot be > 50% of total security value, Cat 1 locations, max 2 acres)	✓	✓
<b>Vacant land - sole security</b> (stand alone - Cat 1 location, max one acre, max 65% LVR, max \$1M)	✗	✓
<b>Specialised securities, non-standard properties &amp; securities with specialised fit out or features</b>	✗	✗
<b>Development aspect / sites / construction</b>	✗	✗

# SMSF Loan Products

**RedZed**

## 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)	Late payment < 7 days	Late payment < 7 days
<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> (single acquirable asset only)	House, unit, townhouse, rural residential, apartments (refer RedZed residential apartment parameters on page 4)	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> (multiple title properties)	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)	✗	✗

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RedZed Product and Rate Guide RZPRGO226 V1

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# Short Term Property Solutions **Loan Product**

**RedZed**

## INTEREST RATE SUMMARY

LVR	Interest Rates	Application Fee / Introducer 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>	
<b>Vacant Land</b> (max 65% LVR)		<b>Add minimum of 0.50%</b>

## 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)	

## LOAN CRITERIA

Credit Criteria & Policy Guide		Security Criteria & Location
<b>Defaults</b>	Minor / moderate level of financial or non-financial considered	<b>Security</b>
<b>Mortgage arrears</b>	No more than 2 missed repayments in past 6 months (late repayment up to 30 days acceptable)	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
<b>Bankrupt history / other</b>	No prior bankruptcy, voluntary administration or strike off action	<b>Valuation</b>
<b>Borrower types</b>	Company, Trusts (Discretionary / Unit) and Individual Must be Australian residents	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
<b>Maximum loan</b>	Min \$500k   Max \$7.0m (higher may be considered on case-by-case basis)	<b>Acceptable commercial security types</b>
<b>Maximum LVR</b>	70%	Offices   Retail shops   Showrooms   Industrial factories   Warehouses Mixed use   Vacant land (commercial / industrial)
<b>Loan term</b>	Terms from 6 months - 2 years	<b>Acceptable residential security types</b>
<b>Repayment type</b>	Interest only – monthly in arrears	House Unit / apartment   Townhouse   Residual stock   Multiple dwelling on one title   Vacant land - size restrictions may apply
<b>Interest type</b>	Variable rate	<b>Unacceptable commercial securities</b>
<b>Loan purposes</b>	Unregulated purposes only Purchases   refinance   debt consolidation   business use   residual stock   ATO debts   land bank   cash out	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
<b>Construction / development</b>	✗	<b>Unacceptable zoning securities</b>
<b>Serviceability</b>	Clearly defined & verifiable exit strategy	Rural   Farming   Primary production
		<b>Location category 01</b> (variable LVR applies)
		70%
		✗
		<b>Location category 03</b>
		✗

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## Application Fee / Introducer Commission Options



**All Other Fees and Charges**  
For access to the RedZed Fee Schedule, [click here](#).

# Residential & Commercial Product **Features**



## ⓘ 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  $\geq 1.15$   
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](#)

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



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**



**RedZed**

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.



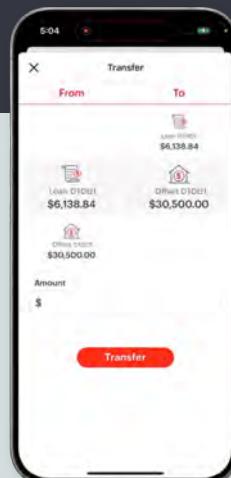
### Easy Account Management

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.



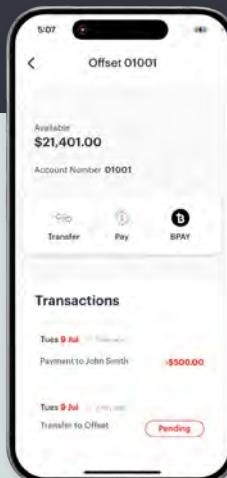
## HOW IT WORKS

### 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	NMB	VIKING	HAI MONEY	CONNECTIVE	PURPLE CIRCLE	YBR	LMG		AFG	NMB	VIKING	HAI MONEY	CONNECTIVE	PURPLE CIRCLE	YBR	LMG
	<b>Nathan Taddeo</b> GM of Sales & Strategic Partnerships 📞 0427 623 518 ✉️ ntaddeo@redzed.com										<b>Emma Yang</b> Head of Commercial 📞 0406 622 205 ✉️ eyang@redzed.com						
	<b>Staci Karas</b> Senior Business Development Manager VIC 📞 0476 000 054 ✉️ skaras@redzed.com				●	●	●	●			<b>Olivia Morris</b> Business Development Manager NSW 📞 0438 649 390 ✉️ omorris@redzed.com			●	●	●	●
	<b>James Lynch</b> Business Development Manager VIC 📞 0473 558 264 ✉️ jlynch@redzed.com						●	●			<b>Tamara Rozova</b> Business Development Manager NSW 📞 0409 594 006 ✉️ trozova@redzed.com					●	●
	<b>Mitch Shaw</b> Business Development Manager VIC, TAS 📞 0417 686 274 ✉️ mshaw@redzed.com								●		<b>Margie Daep</b> Business Development Manager NSW 📞 0458 447 611 ✉️ mdaep@redzed.com						●
	<b>Russell Friedrich</b> Business Development Manager VIC 📞 0428 063 573 ✉️ rfriedrich@redzed.com		●						●		<b>Jessica Ricketts</b> Business Development Manager NSW 📞 0474 474 614 ✉️ jricketts@redzed.com						●
	<b>Renzo Perri</b> Senior Business Development Manager QLD 📞 0476 000 039 ✉️ rperri@redzed.com						●				<b>Alison Tullier</b> Business Development Manager WA 📞 0419 597 093 ✉️ atullier@redzed.com			●	●	●	●
	<b>Susan Lucht</b> Business Development Manager QLD 📞 0419 509 259 ✉️ slucht@redzed.com	●							●		<b>Peter Summerton</b> Business Development Manager SA, NT 📞 0437 967 216 ✉️ psummerton@redzed.com			●	●	●	●
	<b>Kylie Dodd</b> Business Development Manager QLD 📞 0429 267 627 ✉️ kdodd@redzed.com			●	●	●			●		<b>Accreditations</b> <a href="mailto:accreditations@redzed.com">accreditations@redzed.com</a> <b>Client Services</b> <a href="mailto:clientservices@redzed.com">clientservices@redzed.com</a> <b>Applications</b> <a href="mailto:application@redzed.com">application@redzed.com</a>		<b>Settlements</b> <a href="mailto:settlements@redzed.com">settlements@redzed.com</a> <b>Target Market Determination</b> <a href="http://redzed.com/TMD">redzed.com/TMD</a>				
										<b>HEAD OFFICE</b> <b>1300 722 462</b>							

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Loans for the self-employed