

Interest Rate Summary



	RESIDENTIAL PRIME	RESIDENTIA	L SPECIALIST	COM	MERCIAL	SMSF			
	→ Prime	Near Prime	Specialist	Commercial	(I) Commercial	Select pricing ba	ased on the followi	ing loan parameter	'S:
	W Fillie	W Near Fillie) Specialist	Commercial	Specialist	Fund Only pricin	•		
FULL & ALT DOC	OWNER OCCUPIED	OWNER C	OCCUPIED	OWNER	OCCUPIED	For regular verified fund contributions over the most recent 12 months			
≤60% LVR	5.99%	6.70%	7.94%	7.80%	8.30%	Lump Sum or Pro	oposed Additional	Member Contribut	ions pricing
≤65% LVR	5.99%	6.70%	7.94%	7.99%	8.55%	applies:			
≤70% LVR	5.99%	6.75%	7.94%	8.14%	8.55%	in the last 9		here lump sum cor of total contribution	
≤75% LVR	6.35%	6.75%	8.29%	8.39%	8.84%	12 months.	ontribution over th	is period (including	ı lump sum)
≤80% LVR	6.35%	6.95%	8.49%	8.99%	9.34%	may be used	d in assessment. If	these contributions	are used for
≤85% LVR	7.35%	7.95%	8.99%				erification may be r	e or to complete th required.	e purchase,
≤90% LVR		8.95%						n SMSF contribution sacrifice) that are re	
FULL & ALT DOC	OWNER OCCUPIED + INTEREST ONLY^	OWNER OCCUPIED	+ INTEREST ONLY^	OWNER OCCUPII	ED + INTEREST ONLY^	servicing or	purchase completi	ion may also requir	
≤60% LVR	6.19%	6.90%	8.14%	8.00%	8.50%	_	joing affordability.	d additional memb	er contributions
≤65% LVR	6.19%	6.90%	8.14%	8.19%	8.75%		erification may be		
≤70% LVR	6.19%	6.95%	8.14%	8.34%	8.75%	Reside	ntial SMSF	Comm	nercial SMSF
≤75% LVR				8.59%	9.04%	- Fund Only	Lump Sum or Additional	Fund Only	Lump Sum or Additional
≤80% LVR				9.19%	9.54%	Tuna Only	Contributions	Tuna Only	Contributions
FULL & ALT DOC	INVESTMENT*	INVEST	гмент*	INVE	STMENT*	INVEST	TMENT*	INVES	TMENT*
≤60% LVR	6.19%	6.90%	8.14%	7.80%	8.30%	6.35%	6.70%	6.90%	7.25%
≤65% LVR	6.19%	6.90%	8.14%	7.99%	8.55%	6.35%	6.70%	6.90%	7.25%
≤70% LVR	6.19%	6.95%	8.14%	8.14%	8.55%	6.35%	6.70%	6.90%	7.25%
≤75% LVR	6.55%	6.95%	8.49%	8.39%	8.84%	6.65%	7.00%	7.20%	7.55%
≤80% LVR	6.55%	7.15%	8.69%	8.99%	9.34%	6.65%	7.00%		
≤85% LVR	7.55%	8.15%	9.19%						
≤90% LVR		9.15%							
FULL & ALT DOC	INVESTMENT* +INTEREST ONLY	INVESTMENT* +	INTEREST ONLY	INVESTMENT*	+ INTEREST ONLY	INVESTMENT* +	INTEREST ONLY	INVESTMENT* +	INTEREST ONLY
≤60% LVR	6.39%	7.10%	8.34%	8.00%	8.50%	6.35%	6.70%	6.90%	7.25%
≤65% LVR	6.39%	7.10%	8.34%	8.19%	8.75%	6.35%	6.70%	6.90%	7.25%
≤70% LVR	6.39%	7.15%	8.34%	8.34%	8.75%	6.35%	6.70%	6.90%	7.25%
≤75% LVR	6.75%	7.15%	8.69%	8.59%	9.04%	6.65%	7.00%	7.20%	7.55%
≤80% LVR	6.75%	7.35%	8.89%	9.19%	9.54%	6.65%	7.00%		

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

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

^Residential Owner Occupied Interest Only, max LVR 70% and max 2 years

Fee Summary





RISK OR APPLICATION FEE

	RESIDENTIAL PRIME	R	ESIDENTIAL	SPECIALIST		COMMERCIAL			SMSF		
	☆ Prime	Near Prime		ecialist	Commercial		Commercial Specialist		Residential SMSF	© Commercial SMSF	
	FULL + ALT DOC	FULL DOC	ALT DOC	FULL DOC	ALT DOC	FULL DOC	ALT DOC	FULL DOC	ALT DOC	FULL +	ALT DOC
≤70% LVR	Nil	Nil	Nil	0.75%	0.75%	0.35%	0.50%	0.50%	0.65%	Nil	0.50%
≤75% LVR	Nil	0.35%	0.50%	0.75%	1.00%	0.35%	0.50%	0.50%	0.65%	Nil	0.50%
≤80% LVR	Nil	0.35%	0.50%	0.75%	1.00%	1.00%	1.00%	1.00%	1.25%	Nil	
≤85% LVR	1.00%	1.50%	1.50%	1.50%	1.50%						
≤90% LVR		2.00%	2.00%								
				_							

	RESIDENTIAL PRIME	RESIDENTIA	L SPECIALIST	СОММ	ERCIAL	SMSF	
ORIGINATION FEES	☆ Prime	Near Prime	5 Specialist	Commercial	Commercial Specialist	Residential SMSF	© Commercial SMSF
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)	\$399	\$399	\$399	Nil	Nil	\$399	Refer to table above
Security Appraisal Fee Payable upfront for non-standard security appraisals or properties > \$2M. (^Refer to the Fee Schedule for further breakdown).	From \$380^	From \$380^	From \$380^	From \$1711^	From \$1711^	From \$380^	From \$1711^
Settlement Fee	\$500	\$975	\$975	Nil	Nil	\$500	\$975
Legal and Administration Fee	\$500	\$895	\$895	From \$995	From \$995	\$1,500	\$1,500
Split loan Fee	\$350	\$350	\$350	\$350	\$350	N/A	N/A
Guarantor Fee (applied per application)	\$250	\$250	\$250	\$250	\$250	\$250	\$250
Trust Fee (applied per Trust)	\$250	\$250	\$250	\$250	\$250	Nil	Nil
Account Management Fee (per month per loan split)	\$25	\$25	\$25	Nil	Nil	\$25	\$25
Account Management Fee (based on original loan amount & charged annually in advance)				0.10%	0.10%		
Title Insurance Fee				From \$400	From \$400		
Early Termination Fee (2% of the original loan amount if discharged inside 36 months)				~	✓		

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

Residential Prime Loan Products



PRODUCT COMPARISON	Prime Residential Range
Credit Criteria / Policy Guide	☆ Prime
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
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
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
Maximum loan / LVR % (minimum loan \$100K)	\$2.5M @ 70% LVR \$2M @ 80% LVR \$750K @ 85% LVR
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	✓
Security Criteria & Locations (refer to the Lender's location guide link on page 8)	
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)
Apartments and units (Minimum 40m² limited to max 60% LVR, ≥ 50m² 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) Low density ≤ 15 dwellings Medium density > 15 but ≤ 30 dwellings High density > 30 dwellings (Cat 1 & 2 locations only)	Maximum 80% Maximum 80% Maximum 80% @ \$1M 75% @ \$1.5M 70% @ \$2M
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



PRODUCT COMPARISON Specialist Residential Range

PRODUCT COMPARISON		idential Range		
Credit Criteria / Policy Guide	Near Prime	∫ Specialist		
Defaults accepted	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		
Unpaid defaults	Unpaid defaults ≤ \$3000 do not require payment prior	r, or at settlement for all Specialist Residential products		
Court actions (against non-borrowing business entity)	≤ \$20,000 (paid)	≤ \$100,000 (paid/unpaid)		
Bankruptcy & bankruptcy - part IX/X	Discharged > 2 yrs & no adverse credit report listings since bankruptcy	Discharged ≤ 2 years & no adverse credit report listings since bankruptcy		
ATO defaults (\$unlimited)	Paid in full at settlement	Paid in full at settlement, or if residual with ATO payment plan, contact BDM.		
ATO debts	Accepted when paid in full from either loan proceeds or prio	r to settlement. Any amount not paid in full contact your BDM		
Mortgage arrears (cumulative position within last 6 months)	Late payments ≤ 1 full payment in arrears	Late payments > 1 and ≤ 2 full payments in arrears		
Mortgage conduct verification	We require the most recent 6 month's statements for mortgages to be re	efinanced. For all other mortgages held, the most recent month statement		
Unsecured debt arrears (must be paid before or at settlement)	≤ 30 days	✓		
Minimum ABN registered (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		
Maximum Ioan / LVR % (minimum Ioan \$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		
Risk fee capitalisation (cannot exceed maximum loan size or LVR)	✓	✓		
Cash out (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		
Business purpose	✓	✓		
Security Criteria & Locations (refer to the location guide link on page 8)				
Vacant land (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 Ioan \$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		
Land with dwelling (residential or rural residential zoning only, maximum land size)	25 acres	25 acres		
Apartments and units (Minimum 40m² limited to max 60% LVR, ≥ 50m² 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) Low density ≤ 15 dwellings	✓ Maximum 80%	✓ Maximum 80%		
Medium density > 15 but ≤ 30 dwellings With density > 20 dwellings (0.44 0.0 lensity = 1.1) Medium density > 15 but ≤ 30 dwellings	Maximum 80% Maximum 80% @ \$1M 75% @ \$1.5M 70% @ \$2M	Maximum 80%		
High density > 30 dwellings (Cat 1 & 2 locations only) Development aspect (refer to the Policy and Procedures Guide)	махипип оољ @ \$ им 70 % @ \$1.5 м 70 % @ \$2 м	Maximum 80% @ \$1M 75% @ \$1.5M 70% @ \$1.75M		
Location category 01 (variable LVR applies)				
Location category 02 (maximum LVR 80%)				
Location category 03 (maximum LVR 75% maximum loan size \$750K)		./		
	· · · · · · · · · · · · · · · · · · ·	<u> </u>		
Refer locations (maximum LVR 70%, maximum loan size \$750K) sterest rates and product features are current at the date of publication and may change from time	<u> </u>	<u> </u>		

Commercial Loan Products



PRODUCT COMPARISON Credit Criteria	Commercial	Commercial Specialist			
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 pr	rior to settlement. Any amount not paid in full contact your 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 Lender's location guide link on page 8)	Category 1 & 2	Category 1 & 2			
Annual reviews	×	×			
Unregulated loans only	✓	✓			
Loan to Valuation Ratio (Available LVR may vary based on individual property and loan characteristics)	Category 1 up to 80% Category 2 up t	o 65% (Northern Territory Cat 1 & 2 up to 65%)			
Cash out (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 BDM for amounts outside these guidelines)	≤75% LVR up to \$1.5M >75% LVR up to \$1M (Contact your BDM for amounts outside these guidelines)			
Business purposes	✓	✓			
Security Guide					
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	×	×			

SMSF Loan Products



PRODUCT COMPARISON		
Credit Criteria / Policy Guide	Residential SMSF	Commercial SMSF
Maximum loan / LVR % (minimum loan \$100K)	Up to \$2M @ 70% \$1.75M @ 75% \$1.5M @ 80%	Up to \$3M @ 70% I \$2.5M @ 75%
Maximum loan LVR % by location	Cat 1 & 2 up to 80% Cat 3 75% max \$750K	Cat 1 up to 75% Cat 2 up to 65%
Loan term (minimum / maximum)	15 / 30 years	15 / 30 years
Interest only term option	1 - 5 years	1 - 5 years
Loan repayment frequency	Monthly, fortnightly or weekly (Interest only monthly only)	Monthly, fortnightly or weekly (Interest only monthly only)
Additional repayments	✓	✓
Minimum ABN registration	1 Day SMSF & Bare Trust (Min 2 years ABN for members business)	1 Day SMSF & Bare Trust (Min 2 years ABN for members business)
Maximum number of SMSF members (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)
Acceptable SMSF structure	Corporate trustee only	Corporate trustee only
Loan purpose	Purchase / Refinance existing SMSF Loan	Purchase / Refinance existing SMSF Loan
Loan servicing options (for additional details and requirements, refer to the Policy and Procedures Guide)	Fund only Fund + proposed additional Full Doc contributions for PAYG & self-employed members Fund + proposed additional Alt Doc contributions for self-employed members	Fund + proposed additional Full Doc contributions for PAYG & self-employed members Fund + proposed additional Alt Doc contributions for self-employed members
Minimum SMSF liquid asset position (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
Mortgage arrears (within last 6 months)	Late payment < 7 days (SMSF loan being refinanced)	Late payment < 7 days (SMSF loan being refinanced)
Unsecured debt arrears (members)	Late payment < 7 days	Late payment < 7 days
Defaults (for member / guarantors only)	<\$1000	<\$1000
More than one security property title in a transaction	×	×
Redraw	×	×
Fixed rates or split loans	×	×
Bankruptcy or part IX / X history (members)	×	×
Security Criteria & Location		
Acceptable security types (single acquirable asset only)	House, unit, townhouse, rural residential, apartments (refer the Lender 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)
Unacceptable securities (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
Location category 01 (variable LVR applies)	80%	75%
Location category 02 (variable LVR applies)	80%	65%
Location category 03 (maximum loan size \$750K)	75%	×
Refer locations (maximum LVR 70%, maximum loan size \$750K)	X	×

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).

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.



ිල්ම් 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 The Lender 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

- 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			
Policy Criteria	☆ Prime	Near Prime	Specialist	Commercial	Commercial Specialist	(F) Residential SMSF	Commercial SMSF
Early Termination Fee 2% if discharged within 36 months (based on original loan amount)	×	×	×	All borrowers	All borrowers	×	×
Commission Clawback Diminishing pro-rata method over 24 months. To view the schedule click here	✓	~	✓	×	×	×	×

Your **Support Team**



Renzo Perri
Business Development Manager QLD

Odra 000 039

rperri@connectivecomplete.com.au



James Lynch
Business Development Manager VIC

№ 0473 558 264

☑ jlynch@connectivecomplete.com.au



Olivia Morris
Business Development Manager NSW

0438 649 390

omorris@connectivecomplete.com.au





Business Development Manager WA

© 0419 597 093

atullier@connectivecomplete.com.au

Alison Tullier

HEAD OFFICE 1300 425 913

Accreditations accreditations@connectivecomplete.com.au

Client Services clientservices@connectivecomplete.com.au

Applications application@connectivecomplete.com.au

Settlements settlements@connectivecomplete.com.au

Target Market Determination settlements@connectivecomplete.con
connectivecomplete.com.au/TMD

