

MARCH 2026

Product and Rate Guide

INCLUDING:



Residential products



Commercial products



Self Managed Super Fund (SMSF) products



Rates that are easy to love

For new business, effective 20 March 2026



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Connective Complete

Interest Rate Summary



'Easy to Love Rates' extended until further notice



RESIDENTIAL PRIME



Prime

RESIDENTIAL SPECIALIST



Near Prime



Specialist

COMMERCIAL



Commercial



Commercial Specialist

SMSF

Select pricing based on the following loan parameters:

Fund Only pricing applies:

- For regular verified fund contributions over the most recent 12 months

Lump Sum or Proposed Additional Member Contributions pricing applies:

- 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.

- 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.

- For all loans reliant on proposed additional member contributions (additional verification may be required)

Residential SMSF

Commercial SMSF

Residential SMSF		Commercial SMSF	
Fund Only	Lump Sum or Additional Contributions	Fund Only	Lump Sum or Additional Contributions

INVESTMENT*		INVESTMENT*	
6.85%	7.20%	7.40%	7.75%
6.85%	7.20%	7.40%	7.75%
6.85%	7.20%	7.40%	7.75%
7.15%	7.50%	7.70%	8.05%
7.15%	7.50%		

FULL & ALT DOC	OWNER OCCUPIED	OWNER OCCUPIED		OWNER OCCUPIED	
	≤60% LVR	6.67%	7.20%	8.44%	8.30%
≤65% LVR	6.67%	7.20%	8.44%	8.49%	9.05%
≤70% LVR	6.67%	7.25%	8.44%	8.64%	9.05%
≤75% LVR	6.67% #	7.25%	8.79%	8.89%	9.34%
≤80% LVR	6.67% #	7.45%	8.99%	9.49%	9.84%
≤85% LVR	7.85%	8.45%	9.49%		
≤90% LVR		9.45%			
FULL & ALT DOC	OWNER OCCUPIED + INTEREST ONLY^	OWNER OCCUPIED + INTEREST ONLY^		OWNER OCCUPIED + INTEREST ONLY^	
	≤60% LVR	6.67%	7.40%	8.64%	8.30%
≤65% LVR	6.67%	7.40%	8.64%	8.49%	9.25%
≤70% LVR	6.67%	7.45%	8.64%	8.64%	9.25%
≤75% LVR				8.89%	9.54%
≤80% LVR				9.49%	10.04%
FULL & ALT DOC	INVESTMENT*	INVESTMENT*		INVESTMENT*	
	≤60% LVR	6.87%	7.40%	8.64%	8.30%
≤65% LVR	6.87%	7.40%	8.64%	8.49%	9.05%
≤70% LVR	6.87%	7.45%	8.64%	8.64%	9.05%
≤75% LVR	6.87% #	7.45%	8.99%	8.89%	9.34%
≤80% LVR	6.87% #	7.65%	9.19%	9.49%	9.84%
≤85% LVR	8.05%	8.65%	9.69%		
≤90% LVR		9.65%			
FULL & ALT DOC	INVESTMENT* + INTEREST ONLY	INVESTMENT* + INTEREST ONLY		INVESTMENT* + INTEREST ONLY	
	≤60% LVR	6.87%	7.60%	8.84%	8.30%
≤65% LVR	6.87%	7.60%	8.84%	8.49%	9.25%
≤70% LVR	6.87%	7.65%	8.84%	8.64%	9.25%
≤75% LVR	6.87% #	7.65%	9.19%	8.89%	9.54%
≤80% LVR	6.87% #	7.85%	9.39%	9.49%	10.04%

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

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Fee Summary

RISK OR APPLICATION FEE

	RESIDENTIAL PRIME	RESIDENTIAL SPECIALIST				COMMERCIAL				SMSF	
	★ Prime	🏆 Near Prime	🔋 Specialist		⚙️ 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%								

ORIGINATION FEES

	RESIDENTIAL PRIME	RESIDENTIAL SPECIALIST		COMMERCIAL		SMSF	
	★ Prime	🏆 Near Prime	🔋 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 40m ² limited to max 60% LVR, ≥ 50m ² 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"> • 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)	✗

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Residential Specialist Loan Products



PRODUCT COMPARISON

Specialist Residential 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, 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 prior 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 refinanced. 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 loan / LVR % (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
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 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
Land with dwelling (residential or rural residential zoning only, maximum land size)	25 acres	25 acres
Apartments and units (Minimum 40m ² limited to max 60% LVR, ≥ 50m ² 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"> 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	Maximum 80% Maximum 80% Maximum 80% @ \$1M 75% @ \$1.5M 70% @ \$1.75M
Development aspect (refer to the Policy and Procedures Guide)	✓	✓
Location category 01 (variable LVR applies)	✓	✓
Location category 02 (maximum LVR 80%)	✓	✓
Location category 03 (maximum LVR 75% maximum loan size \$750K)	✓	✓
Refer locations (maximum LVR 70%, maximum loan size \$750K)	✓	✓

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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 prior 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	
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 to 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	✗	✗

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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% \$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)	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
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)	✗	✗

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.

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

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	
Policy Criteria	Prime	Near Prime	Specialist	Commercial	Commercial Specialist	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	✓	✓	✓	✗	✗	✗	✗	

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