

Residential Rates

Thinktank..

Effective 17 April 2024

Residential property loan specialists providing straight-forward residential mortgages, with no surprises.

Full Doc						
	≤ 50%	≤ 60%	≤ 65%	≤ 70%	≤ 75%	≤ 80%
Owner Occupied	7.03%	7.03%	7.03%	7.18%	7.18%	7.33%

Mid Doc	Interest rate special offer available for new loan applications received between 10 January 2024 and 9 May 2024					
	≤ 50%	≤ 60%	≤ 65%	≤ 70%	≤ 75%	≤ 80%
Owner Occupied	7.33%	7.38%	7.38%	7.38%	7.53%	7.58%

Loadings	%
Interest Only	+0.25%
Investment	+0.25%
Loans > \$2M	+0.20%
Loans > \$1M outside capital cities	+0.20%

Discount	%
1 year tax return & NOA plus 1 year financial statement	-0.20%

LVR	Greater Syd / Melb / Bris	Other Metro and Extended Metro	Regional
80%	\$1.5M	\$1.5M	-
75%	\$1.5M	\$1.5M	\$1.0M
70%	\$2.0M	\$2.0M~ / \$1.5M	\$1.5M~ / \$1.0M
65%	\$2.5M	\$2.0M~ / \$1.5M	\$1.5M~ / \$1.0M

~Multiple securities required. Maximum total borrowing limit \$3.0M

Things you should know:

The above interest rates are indicative and subject to change without notice. Please refer to our website for the most up to date rate and product information.

Owner Occupied rates are only available to individual borrowers. Partnership, Trusts, and Company Borrowers attract the Investment rate irrespective of the property ownership.



Residential Product
Information Sheets