

Fixed Interest Rate	29.99%	24.99%	22.99%
Min. Lend	\$5,000	\$10,000	\$10,000
Max. Lend Excl. Fees	\$30,000	\$35,000	\$40,000
Commission % (Excl. Fees & Insurance)	2% of loan advance	3% of loan advance	4% of loan advance
Brokerage Fee	Up to \$1,995 (maximum 11% of loan size excluding fees and insurance)	Up to \$1,995 (maximum 11% of loan size excluding fees and insurance)	Up to \$1,995 (maximum 11% of loan size excluding fees and insurance)
Term	Up to 5 years dependent on loan size	Up to 7 years dependent on loan size	Up to 7 years dependent on loan size
Early Exit Fees	NONE, ZERO, ZILCH	NONE, ZERO, ZILCH	NONE, ZERO, ZILCH
Risk Fee	\$1,595	\$1,295	\$1,095
Other Fees	\$29 Monthly Fee \$8 PPSR Fee	\$29 Monthly Fee \$8 PPSR Fee	\$29 Monthly Fee \$8 PPSR Fee
Establishment Fee	Up to \$1,937 (maximum 11% of loan size excluding fees and insurance)	Up to \$1,937 (maximum 11% of loan size excluding fees and insurance)	Up to \$1,937 (maximum 11% of loan size excluding fees and insurance)

Secured Commercial Lending Criteria

Minimum Comprehensive Credit Score	No Minimum	400	550
Length of ABN	Minimum 6 months	Minimum 12 months	Minimum 24 months
Maximum Number of Outstanding Defaults	No maximum pending acceptable reasoning	2	1
LVR	180%	180%	180%
Banking Conduct	No more than 8 dishonours evident across 90 days, maximum of 4 financial dishonours.	No more than 5 dishonours across 90 days and days in negative not to exceed 20	No more than 2 dishonours across 90 days and days in negative not to exceed 15
SACC/MACC Lending	No more than 4 providers over 90 days	No more than 3 providers over 90 days	No more than 2 providers across 90 days
Pay Advance Lending	No more than 3 credits across 2 providers in 90 days	No more than 3 credits across 2 providers in 90 days	No pay advance facilities used within 90 days
Buy Now Pay Later Facilities	No restrictions provided the client shows affordability	No more than 3 active facilities evident in 90 days	No more than 2 active facilities evident in 90 days

*Tier upgrades possible where acceptable reasoning, understanding and evidence of good character has been provided to mitigate criteria - overarching common sense approach to be able to override policy.

**Effective
October
2024**

Tier Upgrade Opportunities (Customer must have one of the following with a maximum of one tier upgrade available)

Homeowner or Mortgaged. (Rates notice required)

3 Years plus renting at the same residence. (Copy of lease agreement required)

3 Years ABN and 3 Years GST Registered.

20% Deposit with evidence showing in current bank statements of genuine savings.