Some deals are worth digging back up.

Introducing SMSF EasyRefi

SMSF rates from 6.94% p.a.*

Somewhere in your back book, a perfectly good SMSF refinance is playing dead. EasyRefi helps you bring it back. We'll handle the part that used to be a nightmare.

Talk to your RedZed BDM today.

* Corporate SMSF trustees only. Based on an SMSF Super Resi Principal and Interest loan with an LVR of 50% or less, a loan size between $100,000 to $2M and full financials provided.

RedZed Lending Solutions Pty Ltd
ABN 31 123 588 527 | **Australian Credit Licence** 311128

RedQ

BROKER USE ONLY

What is EasyRefi?

EasyRefi is RedQ's refined process for refinancing SMSF loans.
It's an easier way to write the deals that have been sitting in the too-hard basket.
We only do loans for the self-employed, so while others get bogged down in trust structures and super-law detail, we're already digging up the opportunity.

Why now?

Your next SMSF refinance probably isn't a new one. It's already sitting in your back book.

Many clients haven't reviewed their loan since settlement, and some are still with lenders that have since stepped away from the SMSF market.

New SMSF residential lending is coming to an end. Existing loans are where the opportunity is. **Refinancing hasn't changed. We've just made it easier.**

How it all works

Dig them up

Run an eye over your back book for SMSF clients who haven't reviewed their loan since settlement.

Send the pack

A short, defined document set built specifically for SMSF refinances. Not the full purchase pile.

Leave it to us

We only do self-employed loans, so the trust structures and super-law detail that slow others down are right in our wheelhouse.

Let's dig into it

Do I need to provide income documents?

No — where the loan meets the EasyRefi criteria, assessment is based on repayment history rather than full servicing.

What if the client has missed payments in the last 12 months?

The loan will not qualify for EasyRefi. Standard SMSF assessment may still be available.

Can I include additional funds or equity release?

No — Refinance is strictly for dollar-for-dollar refinances only.

Does the loan need to be at a lower repayment?

Yes — the proposed repayment must be lower than the current repayment.

Do clients need to obtain new legal advice?

In most cases, clients can provide a copy of the legal advice obtained for their existing SMSF loan, avoiding the need for new advice (subject to credit requirements).

What happens if the deal doesn't meet EasyRefi criteria?

It can still be assessed under standard SMSF lending policy.

For more information and instructions, visit redq.redzed.com/broker/easyrefi

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iRED12929RZ

JULY 2026

RedQ Product and Rate Guide

INCLUDING:

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

Introducing SMSF EasyRefi

Time to dig up your next deal.
SMSF refinancing, made easier.

CLICK TO FIND OUT MORE

REDZED.COM

For new business, effective 6th July 2026.

iRED12929_PG_RQ_0726 v2

Interest Rate Summary

Introducing EasyRefi Eligible for Fund Only pricing — REFI YOUR SMSF LOAN

RedQ

OWNER OCCUPIED (FULL & ALT DOC)

FULL & ALT DOC	Residential Prime: SE Prime	Residential Prime: SE Prime XL	Residential Specialist: Reward Near Prime	Residential Specialist: Recharge Specialist	Commercial: Prime	Commercial: Reset Specialist
≤60% LVR	6.87%	7.90%	7.45%	8.69%	8.55%	9.05%
≤65% LVR	6.87%	7.90%	7.45%	8.69%	8.74%	9.30%
≤70% LVR	6.97%	8.29%	7.50%	8.69%	8.89%	9.30%
≤75% LVR	7.02%	8.39%	7.50%	9.04%	9.14%	9.59%
≤80% LVR	7.12%		7.70%	9.24%	9.74%	10.09%

OWNER OCCUPIED + INTEREST ONLY^ (FULL & ALT DOC)

FULL & ALT DOC	SE Prime	SE Prime XL	Reward Near Prime	Recharge Specialist	Commercial Prime	Reset Specialist
≤60% LVR	6.87%	7.90%	7.65%	8.89%	8.55%	9.25%
≤65% LVR	6.87%	7.90%	7.65%	8.89%	8.74%	9.50%
≤70% LVR	6.97%	8.29%	7.70%	8.89%	8.89%	9.50%
≤75% LVR					9.14%	9.79%
≤80% LVR					9.74%	10.29%

SMSF

Select pricing based on the following loan parameters:

Fund Only pricing applies:

1. For regular verified fund contributions over the most recent 12 months

Lump Sum or Proposed Additional Member Contributions 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)

INVESTMENT* (FULL & ALT DOC)

FULL & ALT DOC	SE Prime	SE Prime XL	Reward Near Prime	Recharge Specialist	Commercial Prime	Reset Specialist	Super Resi: Fund Only	Super Resi: Lump Sum or Additional Contributions	Super Commercial: Fund Only	Super Commercial: Lump Sum or Additional Contributions
≤60% LVR	7.07%	7.90%	7.65%	8.89%	8.55%	9.05%	6.94%	7.45%	7.65%	8.00%
≤65% LVR	7.07%	7.90%	7.65%	8.89%	8.74%	9.30%	6.94%	7.45%	7.65%	8.00%
≤70% LVR	7.17%	8.29%	7.70%	8.89%	8.89%	9.30%	6.94%	7.45%	7.65%	8.00%
≤75% LVR	7.22%	8.39%	7.70%	9.24%	9.14%	9.59%	7.20%	7.75%	7.95%	8.30%
≤80% LVR	7.32%		7.90%	9.44%	9.74%	10.09%	7.20%	7.75%		

INVESTMENT* + INTEREST ONLY (FULL & ALT DOC)

FULL & ALT DOC	SE Prime	SE Prime XL	Reward Near Prime	Recharge Specialist	Commercial Prime	Reset Specialist	Super Resi: Fund Only	Super Resi: Lump Sum or Additional Contributions	Super Commercial: Fund Only	Super Commercial: Lump Sum or Additional Contributions
≤60% LVR	7.07%	7.90%	7.85%	9.09%	8.55%	9.25%	6.94%	7.45%	7.65%	8.00%
≤65% LVR	7.07%	7.90%	7.85%	9.09%	8.74%	9.50%	6.94%	7.45%	7.65%	8.00%
≤70% LVR	7.17%	8.29%	7.90%	9.09%	8.89%	9.50%	6.94%	7.45%	7.65%	8.00%
≤75% LVR	7.22%	8.39%	7.90%	9.44%	9.14%	9.79%	7.20%	7.75%	7.95%	8.30%
≤80% LVR	7.32%		8.10%	9.64%	9.74%	10.29%	7.20%	7.75%		

REFI YOUR SMSF LOAN

REFI YOUR SMSF LOAN

FOR SE Prime ONLY: 0.15% loading for loans >$2M.

Please refer to page 8 for RedZed Solutions rates

*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

Waived with EasyRefi No Legal & Administration Fee — REFI YOUR SMSF LOAN

RISK OR APPLICATION FEE

	RESIDENTIAL PRIME		RESIDENTIAL SPECIALIST				COMMERCIAL				SMSF	
	SE Prime	SE Prime XL	Reward Near Prime		Recharge Specialist		Prime		Reset Specialist		Super Resi	Super Commercial
	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	1.25%	Nil	Nil	0.75%	0.75%	0.35%	0.50%	0.50%	0.65%	Nil	0.50%
≤75% LVR	Nil	1.25%	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	

ORIGINATION FEES

	RESIDENTIAL PRIME		RESIDENTIAL SPECIALIST		COMMERCIAL		SMSF	
	SE Prime	SE Prime XL	Reward Near Prime	Recharge Specialist	Prime	Reset Specialist	Super Resi	Super Commercial
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	$399	Nil	Nil	$399	Refer to table above
Security Appraisal Fee Payable upfront for non-standard security appraisals or properties > $2M. (^Refer to the **RedZed Fee Schedule** for further breakdown).	From $380^	From $380^	From $380^	From $380^	From $1711^	From $1711^	From $380^	From $1711^
Settlement Fee	$125	$125	$975	$975	Nil	Nil	$500	$975
Legal and Administration Fee	$500	$500	$895	$895	From $995	From $995	$1,500	$1,500
Split loan Fee	$350	$350	$350	$350	$350	$350	N/A	N/A
Guarantor Fee (applied per application)	$250	$250	$250	$250	$250	$250	$250	$250
Trust Fee (applied per Trust)	$250	$250	$250	$250	$250	$250	Nil	Nil
Account Management Fee (per month per loan split)	$25	$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)					✓	✓	✓	✓

REFI YOUR SMSF LOAN

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**

PRODUCT COMPARISON

Credit Criteria / Policy Guide	Prime Residential Range: SE Prime	Prime Residential Range: 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 @ 80% 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	✓
Business purpose	✓	✓

Security Criteria & Locations (Refer to your BDM where there are more than four (4) security properties)	SE Prime	SE Prime XL
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 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 75%
• **Medium density** > 15 but ≤ 30 dwellings	Maximum 80%	Maximum 75%
• **High density** > 30 dwellings (Cat 1 & 2 locations only)	Maximum 80% @ $1M | 75% @ $1.5M | 70% @ $2M	Maximum 70%
Development aspect (refer to the Policy and Procedures Guide)	✓	✗
Location category 01 (variable LVR applies)	✓	✓
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

Credit Criteria / Policy Guide	**Reward** Near Prime	**Recharge** 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 RedZed 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)	$3M @ 80% LVR	$1.75M @ 80% LVR
Risk fee capitalisation (cannot exceed maximum loan size and LVR)	✓	✓
Cash out (refer to the Policy and Procedures Guide for conditions)	≤80% LVR unlimited	≤80% LVR unlimited
Business purpose	✓	✓
Security Criteria & Locations (Refer to your BDM where there are more than four (4) security properties)		
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 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	Maximum 80%	Maximum 80%
• **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
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)	✓	✓

Commercial **Loan Products**

PRODUCT COMPARISON

Credit Criteria	Prime	Reset 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	≤$100,000 (paid or unpaid)
Bankruptcy & bankruptcy - part IX/X	Considered if no evidence on credit report	Discharged >1 year and no additional adverse credit report listings since bankruptcy
ATO debts	Accepted when cleared in full from loan proceeds or prior to settlement. Any amount not paid in full contact your RedZed BDM	
ATO defaults ($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 RedZed location guide link on page 9)	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 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)
Business purposes	✓	✓

Security Guide	Prime	Reset Specialist
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**

Introducing EasyRefi Eligible for Fund Only pricing REFI YOUR SMSF LOAN

PRODUCT COMPARISON

Credit Criteria / Policy Guide	Super Resi	Super Commercial
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 RedZed 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	Super Resi	Super Commercial
Acceptable security types (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)
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)	✗	✗

Short Term Property Solutions **Loan Product**

RedQ

INTEREST RATE SUMMARY

Solutions

LVR	Interest Rates	Application Fee / Introducer Commission Options
≤60%	Commencing from **8.99%**	Option 1 **1.55%** (includes upfront commission - 0.55% inclusive of GST) Option 2 **1.825%** (includes upfront commission – 0.825% inclusive of GST) Option 3 **2.10%** (includes upfront commission – 1.10% inclusive of GST)
≤70%	Commencing from **9.65%**	
Vacant Land (max 65% LVR)	**Add minimum of 0.50%**	

Origination Fees SHORT TERM PROPERTY SOLUTIONS

Legal Fee	**$5,000**	**Trust Fee** (applied per Trust)	**At cost**
Valuation	**At cost**	Early Termination Fee	**2% of the original loan amount if discharged in less than half of the contracted loan term**
Title Insurance	**At cost**	Rollover Fee	**Variable** (please contact your BDM)

All Other Fees and Charges
For access to the RedZed Fee Schedule, **click here**.

LOAN CRITERIA

Credit Criteria & Policy Guide	
Defaults	Minor / moderate level of financial or non-financial considered
Mortgage arrears	No more than 2 missed repayments in past 6 months (late repayment up to 30 days acceptable)
Bankrupt history / other	No prior bankruptcy, voluntary administration or strike off action
Borrower types	Company, Trusts (Discretionary / Unit) and Individual Must be Australian residents
Maximum loan	Min $500k | Max $7.0m (higher may be considered on case-by-case basis)
Maximum LVR	70%
Loan term	Terms from 6 months - 2 years
Repayment type	Interest only – monthly in arrears
Interest type	Variable rate
Loan purposes	Unregulated purposes only Purchases | refinance | debt consolidation | business use | residual stock | ATO debts | land bank | cash out
Construction / development	✕
Serviceability	Clearly defined & verifiable exit strategy

Security Criteria & Location	
Security	Registered 1st mortgage over acceptable security (refer suitable security section) | Category 1 locations | Director guarantees (shareholding of 50% or more) | General Security Agreement
Valuation	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
Acceptable commercial security types	Offices | Retail shops | Showrooms | Industrial factories | Warehouses Mixed use | Vacant land (commercial / industrial)
Acceptable residential security types	House Unit / apartment | Townhouse | Residual stock | Multiple dwelling on one title | Vacant land - size restrictions may apply
Unacceptable commercial securities	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
Unacceptable zoning securities	Rural | Farming | Primary production
Location category 01 (variable LVR applies)	70%
Location category 02	✕
Location category 03	✕

Residential & Commercial Product **Features**

RedQ

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 ≥ 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

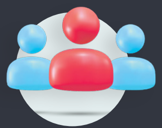
	Prime Residential		Specialist Residential Range		Commercial Range		SMSF Range	
Policy Criteria	SE Prime	SE Prime XL	Reward Near Prime	Recharge Specialist	Prime	Reset Specialist	Super Resi	Super Commercial
Early Termination Fee 2% if discharged within 36 months (based on original loan amount).	✗	✗	✗	✗	✓ All borrowers	✓ All borrowers	✓	✓
Commission Clawback Applicable to SE Prime & SE Prime XL only. 100% if discharged within first 12 months.	✓	✓	✗	✗	✗	✗	✗	✗

ENJOY FLEXIBILITY & SIMPLICITY WITH OUR OFFSET SUB-ACCOUNT

Now available on all Residential and Commercial products (excluding SMSF and RedZed Solutions).

KEY FEATURES

No Additional 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.

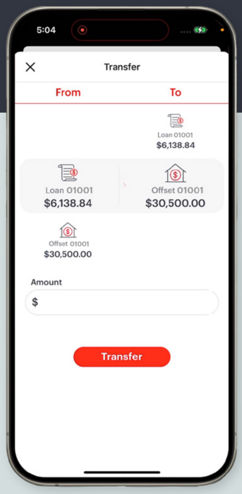
Flexible Payment Transfers
Seamlessly transfer payments to and from the individual loan or loan split and the linked offset sub-account.

Easy Account Management
View the offset sub-account and loan account activity online or via the RedZed Connect mobile app.

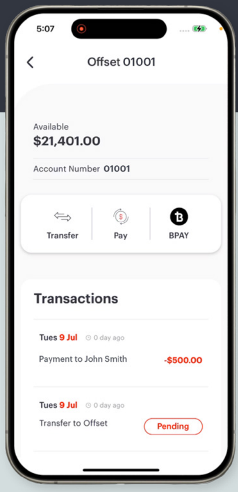
Convenient Payment Options
Make outbound payments via BPAY or use the "Pay Anyone" feature to transfer funds to transaction accounts at other institutions via the National Payments Platform.

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 RedQ BDM

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