BrightQ Rate Card – Full Doc

Variable rate p.a. *(Comparison rate p.a.)*		Full Doc Prime				
		BrightQ Empower Prime				
		Owner Occupied		Investment		Risk Fee^
		P&I	IO	P&I	IO	
LVR	≤70%	6.74% - (6.76%[1])	6.94% - (6.83%[1])	6.99% - (7.01%[1])	7.19% - (7.09%[1])	0%
LVR	≤80%	6.84% - (6.86%[1])	-	7.29% - (7.31%[1])	7.49% - (7.39%[1])	0%
Loading(s)		Loans > $2.5m + 0.5% p.a. and 0.5% Risk Fee Loans > $3.5m + 1% p.a. and 1.25% Risk Fee				
Jumbo Loans		Loans up to $15m, POA, please speak with your BDM.				

Variable rate p.a. *(Comparison rate p.a.)*		Full Doc Near Prime				
		BrightQ Empower				
		Owner Occupied		Investment		Risk Fee^
		P&I	IO	P&I	IO	
LVR	≤70%	7.48% - (7.51%[1])	8.08% - (7.73%[1])	7.83% - (7.86%[1])	8.13% - (7.97%[1])	0%
LVR	≤80%	7.98% - (8.13%[1])	-	8.23% - (8.38%[1])	8.53% - (8.50%[1])	1%
Possible Loading(s)		Loans > $2m + 0.5% p.a.				

Fees and Charges		BrightQ Empower Prime	BrightQ Empower
Conditional Offer	Valuation and administration fee	At cost	At cost
Settlement	Lenders legal fees	At cost (approx. $435) plus disbursement	At cost (approx. $435) plus disbursement
	Settlement fee	$330	$330
Other fees	Account fee	$0	$0
	100% Offset Facility (optional)	$15/month	$15/month
	Split loan account fees (if applicable)	$0 With Offset: $15/month per split loan (up to 5 splits)	$0 With Offset: $15/month per split loan (up to 5 splits)
	Early repayment fees	Nil for a variable loan	
Discharge	Discharge fees	$550, plus lenders legal fees at cost	

^ Of the loan amount. Risk fee can be capitalised to max LVR of 80%.

[1] The comparison rate is based on a secured loan of $150,000 and a term of 25 years. **WARNING:** This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.

This product is subject to commission clawback

BrightQ Rate Card – Alt Doc

BrightQ

Variable rate p.a. *(Comparison rate p.a.)*		Alt Doc Prime				
		BrightQ Boss Prime				
		Owner Occupied		Investment		Risk Fee^
		P&I	IO	P&I	IO	
LVR	≤70%	7.09% - (7.17%¹)	7.24% - (7.31%¹)	7.29% - (7.36%¹)	7.39% - (7.47%¹)	0%
LVR	≤80%	7.34% - (7.42%¹)	-	7.44% - (7.52%¹)	7.54% - (7.61%¹)	
Loading(s)		Loans > $2.5m + 0.5% p.a. and 0.5% Risk Fee Loans > $3.5m + 1% p.a. and 1.25% Risk Fee				
Jumbo Loans		Loans up to $15m, POA, please speak with your BDM.				

Variable rate p.a. *(Comparison rate p.a.)*		Alt Doc Near Prime				
		BrightQ Boss				
		Owner Occupied		Investment		Risk Fee^
		P&I	IO	P&I	IO	
LVR	≤65%	7.84% - (7.92%¹)	8.24% - (8.07%¹)	8.09% - (8.17%¹)	8.24% - (8.23%¹)	0%
LVR	≤70%	7.84% - (7.98%¹)	8.24% - (8.13%¹)	8.09% - (8.23%¹)	8.24% - (8.29%¹)	0.5%
LVR	≤75%	8.49% - (8.69%¹)	-	8.74% - (8.94%¹)	9.04% - (9.07%¹)	1%
LVR	≤80%	8.49% - (8.72%¹)	-	8.74% - (8.97%¹)	9.04% - (9.10%¹)	1.25%
Possible Loading(s)		Loans > $2m + 0.5% p.a.				

Fees and Charges		BrightQ Boss Prime	BrightQ Boss
Conditional Offer	Valuation and administration fee	At cost	At cost
Settlement	Application fee	$660	$660
Settlement	Lenders legal fees	At cost (approx. $435) plus disbursement	At cost (approx. $435) plus disbursement
Settlement	Settlement fee	$330	$330
Other fees	Account fee	$0	$0
Other fees	100% Offset Facility (optional)	$15/month	$15/month
Other fees	Split loan account fees (if applicable)	$0 With Offset: $15/month per split loan (up to 5 splits)	$0 With Offset: $15/month per split loan (up to 5 splits)
Other fees	Early repayment fees	Nil for a variable loan	
Discharge	Discharge fees	$550, plus lenders legal fees at cost	

^ Of the loan amount. Risk fee can be capitalised to max LVR of 80%. ¹ The comparison rate is based on a secured loan of $150,000 and a term of 25 years. **WARNING:** This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.

This product is subject to commission clawback

BrightQ Rate Card – Australian Expatriate

Variable rate p.a. *(Comparison rate p.a.)*		Full Doc Prime (Australian Expatriate)				
		BrightQ Elevate				
		Owner Occupied		Investment		Risk Fee^
		P&I	IO	P&I	IO	
LVR	≤70%	7.24% - (7.32%[1])	7.44% - (7.39%[1])	7.54% - (7.61%[1])	7.74% - (7.69%[1])	Loans ≤$1.5m: 0.25% ; ≤$2.5m: 0.75% ; OR <=$3.5m: 1%
	≤75%	7.44% - (7.55%[1])	-	7.74% - (7.85%[1])	7.94% - (7.93%[1])	Loans ≤$1.5m: 0.50% ; ≤$3.5m: 1%
	≤80%	7.54% - (7.64%[1])	-	7.84% - (7.95%[1])	8.04% - (8.03%[1])	Loans ≤$1.5m: 0.50% ; ≤$3m: 1%
Loading(s)		Loans >$2.5m + 0.5% p.a.				
Jumbo Loans		Loans up to $15m, POA, please speak with your BDM.				

Fees and Charges		
Conditional Offer	Valuation and administration fee	At cost
	Application fee	$660
Settlement	Lenders legal fees	At cost (approx. $435) plus disbursement
	Settlement fee	$0
Other fees	Account fee	$499 p.a. (100% Offset Facility included)
	Early repayment fees	Nil for a variable loan
Discharge	Discharge fees	$950, plus lenders legal fees at cost

^ Of the loan amount. Risk fee can be capitalised to max LVR of 80%.
[1] The comparison rate is based on a secured loan of $150,000 and a term of 25 years. **WARNING:** This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.

This product is subject to commission clawback

BrightQ Rate Card – Non-Resident

Variable rate p.a. *(Comparison rate p.a.)*		Non-Resident BrightQ Evergreen		
		Employee (PAYG) and Self-Employed		Risk Fee^
		P&I	IO	
LVR	≤70%	7.58% - (7.68%[1])	7.88% - (7.80%[1])	Loans ≤$1.5m: 0.5% ; *OR* >$1.5m: 1%
LVR	≤75%	7.58% - (7.74%[1])	7.88% - (7.86%[1])	1%
LVR	≤80%	7.58% - (7.83%[1])	7.88% - (7.95%[1])	1.75%
Loading(s)		Loans > $1.5m + 0.4% p.a.		
Jumbo Loans		Loans up to $15m, POA, please speak with your BDM.		

Variable rate p.a. *(Comparison rate p.a.)*		Non-Resident BrightQ Platinum		
		Employee (PAYG) and Self-Employed		Risk Fee^
		P&I	IO	
LVR	≤70%	8.23% - (8.29%[1])	8.53% - (8.40%[1])	0%
LVR	≤75%	8.53% - (8.58%[1])	8.83% - (8.70%[1])	0%
LVR	≤80%	8.83% - (8.88%[1])	9.13% - (9.00%[1])	0%
Loading(s)		Loans > $1.5m + 0.4% p.a.		

Fees and Charges		
Conditional Offer	Application fee	$660
	Valuation and administration fee	$330 at cost, plus disbursements
Settlement	Lenders legal fees	At cost (approx. $435) plus disbursement
	Settlement fee	$0
Other fees	Account fee	$499 p.a. (100% Offset Facility included)
	Early repayment fees	Nil for a variable loan. Break fees may apply for fixed rate loans.
Discharge	Discharge fees	$950, plus lenders legal fees at cost

^ Of the loan amount. Risk fee can be capitalised to max LVR of 80%.

[1] The comparison rate is based on a secured loan of $150,000 and a term of 25 years. **WARNING:** This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.

This product is subject to commission clawback

BrightQ Easy Builder - Construction

Variable rate p.a. *(Comparison rate p.a.)*		Construction		
		BrightQ Easy Builder – Full Doc / Alt Doc / Expat	BrightQ Easy Builder – Non-Resident	Risk Fee^
		Interest Only During Construction - Owner Occupied / Investment		
LVR	≤65%	8.24% - (8.47%[1])	8.24% - (8.47%[1])	1.25%
	≤70%	8.44% - (8.67%[1])	8.44% - (8.67%[1])	
	≤75%	8.44% - (8.67%[1])	-	
	≤80%	8.59% - (8.82%[1])		
Loading(s)		Loans >$2m + 0.25% p.a.		
Jumbo Loans		Loans up to $15m, POA, please speak with your BDM.		
After Construction (P&I or IO)		Revert to BrightQ Empower Prime, BrightQ Boss Prime, BrightQ Elevate or BrightQ Evergreen variable rate. Currently starts from **6.74%p.a.** depends on loan purpose, LVR, and repayment methods.		

Fees and Charges		BrightQ Easy Builder Full Doc	BrightQ Easy Builder Alt Doc	BrightQ Easy Builder Expats	BrightQ Easy Builder Non-Resident
Conditional Offer	Application fee	$660	$660	$660	$660
	Valuation and administration fee	At cost	At cost	At cost	At cost
Settlement	Lenders legal fees	At cost (approx. $435) plus disbursement	At cost (approx. $435) plus disbursement	At cost (approx. $435) plus disbursement	At cost (approx. $435) plus disbursement
	Settlement fee	$330	$330	$330	$0
Other fees	Account fee	$0 during construction After construction, optional Offset Facility: $15/month	$0 during construction After construction, optional Offset Facility: $15/month	$499 p.a.	$499 p.a.
	Construction inspection fee	$300 or at cost (per progress payment)			
	Early repayment fees	Nil for a variable loan			
Discharge	Discharge fees	$950, plus lenders legal fees at cost			

^ Of the loan amount.

[1] The comparison rate is based on a secured loan of $150,000 and a term of 25 years. **WARNING:** This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.

This product is not subject to commission clawback | Builders must be a current member of Housing Industry Association (HIA) or Master Builders Association (MBA).

BrightQ Rate Card – Vacant Land

Variable rate p.a. *(Comparison rate p.a.)*		Vacant Land	
		BrightQ Land – Full Doc, Alt Doc, Expat, Non-Resident	
		Owner Occupied or Investment - IO	Risk Fee^
LVR	≤65%	8.74% - (8.97%[1])	1.25%
LVR	≤75%	8.94% - (9.18%[1])	1.25%
Jumbo Loans		Loans up to $15m, POA, please speak with your BDM.	

Fees and Charges		
Conditional Offer	Valuation and administration fee	At cost
Settlement	Application fee	$660
Settlement	Lenders legal fees	At cost (approx. $435) plus disbursement
Settlement	Settlement fee	$330
Discharge	Discharge fees	$950, plus lenders legal fees at cost

^ Of the loan amount. Risk fee can be capitalised to max LVR of 75%.
[1] The comparison rate is based on a secured loan of $150,000 and a term of 25 years. **WARNING:** This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.

This product is not subject to commission clawback

BrightQ Rate Card – Bridging

Variable rate p.a. *(Comparison rate p.a.)*		Full Doc Prime & Alt Doc Prime (Bridging)		
		BrightQ Connect		
		Bridging Period	End Debt	Risk Fee^
		Owner Occupied or Investment - IO	P&I	
LVR	≤70%	8.64% - (8.75%[1])	From 6.74%* - (6.76%[1])	If there is no end debt - 0.95% If there is end debt - 1.25%
LVR	≤80%	8.74% - (8.85%[1])	From 6.84%* - (6.86%[1])	
Repayments		During the Bridging Period, interest will be capitalised, and no repayment will be required. P&I repayments will be required on the end debt.		
Jumbo Loans		Loans up to $15m, POA, please speak with your BDM.		

Fees and Charges		
Conditional Offer	Valuation and administration fee	At cost
Settlement	Application fee	$660
	Lenders legal fees	At cost (approx. $435) plus disbursement
	Settlement fee	$695
Other fees	Account fee	$0
	100% Offset Facility	Unavailable during the Bridging Period. Optional 100% Offset Facility available to end debt: ▪ BrightQ Empower Prime: $15/month ▪ BrightQ Boss Prime: $15/month ▪ BrightQ Elevate: $499 p.a.
	Early repayment fees	Nil for a variable loan
	Additional repayments	Unlimited
Discharge	Discharge fees	$950, plus lenders legal fees at cost

* Available for BrightQ Empower Prime (OO P&I) loans ≤80%LVR. After the Bridging Period, standard BrightQ Empower Prime, BrightQ Boss Prime or BrightQ Elevate interest rate applies.
^ Of the peak debt amount. Risk fee can be capitalised to max LVR of 80%. [1] The comparison rate is based on a secured loan of $150,000 and a term of 25 years. **WARNING:** This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.

This product is not subject to commission clawback

BrightQ Rate Card – SMSF

Interest rates *(variable)*		SMSF Full Doc	SMSF Alt Doc
		BrightQ SMSF Super Star – Residential Full Doc	BrightQ SMSF Super Star – Residential Alt Doc
LVR	≤70%	7.39% - (7.47%[1])	7.39% - (7.47%[1])
LVR	≤80%	7.64% - (7.71%[1])	7.64% - (7.71%[1])
Loading(s)		IO: +0.3% p.a. Loans above 2mil: +0.5% p.a.	

Fees and Charges		
Conditional Offer	Valuation and administration fee	At cost
	Application fee	$660
Settlement	Lenders legal fees	At cost (approx. $1095) plus disbursement
	Settlement fee	$330
Other fees	Annual fee	$299 p.a.
Discharge	Discharge fees	$950, plus lenders legal fees at cost

[1] The comparison rate is based on a secured loan of $150,000 and a term of 25 years. **WARNING:** This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.

This product is subject to commission clawback

Loan Size & LVR Guide

BrightQ

	Full Doc Prime			Full Doc Near Prime		
Product Name	BrightQ Empower Prime			BrightQ Empower		
Location/LVR (≤)	65%	70%	80%	65%	70%	80%
Category 1 Postcodes	$5m (OO) $3.5m (Investment)	$3.5m	$3m	$2.5m	$2.5m	$2m
Category 2 Postcodes	$1.25m	$1m	$750k	$1.5m	$1.25m	$1m
Category 3 Postcodes	NA			$750k	$500k	NA
Jumbo Loans	Loans up to $15m, POA, please speak with your BDM.			N/A		

	Alt Doc Prime			Alt Doc Near Prime		
Product Name	BrightQ Boss Prime			BrightQ Boss		
Location/LVR (≤)	60%	70%	80%	65%	70%	80%
Category 1 Postcodes	$5m (OO) $3.5m (Investment)	$3.5m	$3m	$2.5m	$2.5m	$2m
Category 2 Postcodes	$1.25m	$750k	$500k	$1.5m	$1m	NA
Category 3 Postcodes	NA			$750k	$500k	NA
Jumbo Loans	Loans up to $15m considered. **Speak to your BDM for more information.**			N/A		

Loan Size & LVR Guide

BrightQ

	Construction	
Product Name	BrightQ Easy Builder Full Doc, Alt Doc, Expat	
Location/LVR (≤)	70%	80%
Max Loan Size	$3.5m	$2m
Additional LVR and Postcode restrictions	Refer to revert product Loan Size & LVR guide	
Jumbo Loans	Loans up to $15m, POA, please speak with your BDM.	

	Full Doc Prime & Alt Doc Prime (Bridging)	
Product Name	BrightQ Connect	
Loan	Peak Debt	End Debt
Category 1 & 2 Postcodes	≤$5m Max. 80% LVR	Max. 80% LVR Refer to end debt loan product (if applicable)
Jumbo Loans	Loans up to $15m, POA, please speak with your BDM.	

	Full Doc Prime (Expat)			
Product Name	BrightQ Elevate			
Location/LVR (≤)	60%	70%	75%	80%
Category 1 Postcodes	$3.5m		$3m	
Category 2 Postcodes	$1.25m	$1m	$750k	
Jumbo Loans	Loans up to $15m, POA, please speak with your BDM.			

	Vacant Land (Resident)	
Product Name	BrightQ Land – Full Doc, Alt Doc, Expat	
Location/LVR (≤)	65%	75%
Category 1 Postcodes	$2m	$2m
Category 2 Postcodes	$1.25m	$1m
Jumbo Loans	Loans up to $15m, POA, please speak with your BDM.	

	Full Doc & Alt Doc SMSF
Product Name	BrightQ SMSF Super Star
Location/LVR	80%
Category 1 & 2 Postcodes	≤$3m Max

Loan Size & LVR Guide

BrightQ

	Non-Resident			
Product Name	BrightQ Evergreen & BrightQ Platinum			
Location/LVR (≤)	60%	65%	70%	80%
Category 1 postcodes	$2.5m	$2.5m	$1.5m	$1m
Category 2 postcodes	$1.5m	-	-	-
High Density Apartment Unit	Max. 75% LVR			
Jumbo Loans	Loans up to $15m considered. **Speak to your BDM for more information.**			

	Non-Resident Construction		
Product Name	BrightQ Easy Builder – Non-Resident		
Location/LVR (≤)	60%	65%	70%
Category 1 postcodes	$2.5m	$1.5m	$1m
Jumbo Loans	Loans up to $15m considered. **Speak to your BDM for more information.**		

	Vacant Land (Non-Resident)		
Product Name	BrightQ Land – Non-Resident		
Location/LVR (≤)	60%	65%	70%
Category 1 postcodes	$2m	$1.5m	$1m
Jumbo Loans	Loans up to $15m considered. **Speak to your BDM for more information.**		

Aggregation of loans and exposure loading: facilities that involve related parties must be aggregated as a single group for application assessment purposes.
NOTE: A rate loading may apply for exposure over $3,500,000 across multiple loans.

Units in Victoria: please note for properties classified as units in Victoria, the maximum allowable LVR is capped at 70%.

Trust applicants: Category 2 postcodes will be limited to 70% LVR (SMSF trusts may be considered).