



Prime+Q – Offerings / Niches

1. Broad Policy Offering

“Think PRIME+Q when the deal makes sense, but the normal bank policy does not”

PRIME+Q is designed to solve the scenarios sitting just outside traditional lender appetite whether the issue is **serviceability, self-employed income, credit history, entity structure, security type or transaction complexity**. If the borrower and transaction stack up commercially, send us the scenario before writing it off.

2. Borrowing Capacity / Serviceability

The **standard servicing buffer is 2.00%**, with eligible **Premium** loans at or below 80% LVR able to benefit from a 1.00% servicing buffer.

3. Up to 10 Offset Accounts when offset selected – Bring Up

Eligible products can provide up to 10 linked 100% offset accounts, which is particularly useful for investors, self-employed borrowers and clients who want to separate different cash-flow or savings buckets.

4. Visa Debit Access w/ Offset Facilities

Eligible offset accounts can be supported by debit card access, allowing clients to use the account as part of their normal banking structure rather than simply treating it as a passive loan feature.

5. Construction Lending Above 80% LVR

Eligible Premium Full Doc construction lending can extend to 95% LVR, with LMI applying above 90%, subject to the applicable loan size, security, construction, location, serviceability and credit requirements.

Eligible works include new dwellings, knock-down rebuilds and major renovations, with a maximum of two dwellings on one title under the published proposition.

6. Flexible Lending – Credit Impairment

PRIME+Q can consider selected scenarios involving arrears, discharged bankruptcy, ATO debt, private loan debt and other historical credit events, depending on the overall transaction.

The focus is on understanding the story, the current position and whether the loan makes sense today.

7. Self Employed Borrowers – Full Doc

Not every self-employed client needs two full years of financials. Optimax can consider borrowers with **more than 12 months' trading history**, using the latest tax return and Notice of Assessment, together with BAS where required.

8. Lending at Competitive Pricing

PRIME+Q can support a wide range of residential / commercial scenarios across **owner-occupied, investment, PAYG, self-employed, companies, trusts, SMSF, construction, vacant land and expat borrowers**. Full Doc residential lending can extend to **95% LVR**, subject to product and credit criteria.

9. Commercial Lending – Full Doc

PRIME+Q can support commercial purchases and refinances up to 80% LVR, including transactions involving companies and trusts.

It gives brokers another pathway for clients who may have strong assets or business fundamentals but do not fit traditional commercial-bank credit appetite.