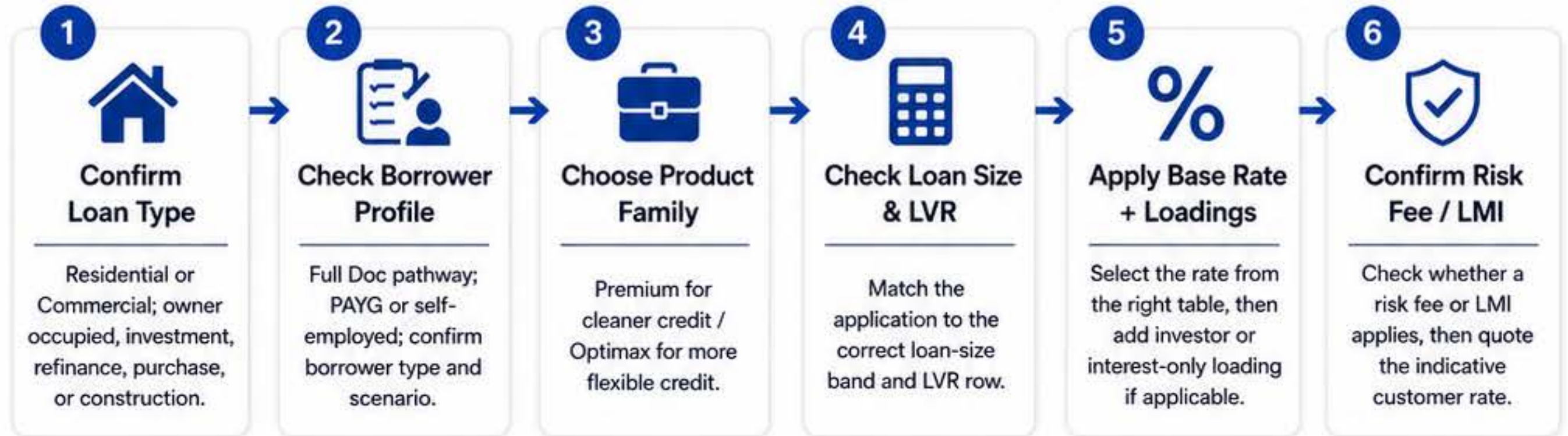


How to Select the Right Rate

Prime+Q Residential & Commercial Quick Guide

Effective 1 September 2026



1 Residential Base Rates (Owner Occupied P&I)				
	Premium ≤ \$3m	Premium > \$3–5m	Optimax ≤ \$2m	Optimax > \$2–3m
LVR ≤ 60%	6.34%	6.59%	7.40%	7.60%
LVR ≤ 70%	6.39%	6.64%	7.40%	7.60%
LVR ≤ 75%	6.39%	N/A	7.43%	7.63%
LVR ≤ 80%	6.49%	N/A	7.45%	7.95%
LVR ≤ 85%	7.69%	N/A	7.58%	N/A
LVR ≤ 90%	7.75%	N/A	N/A	N/A
LVR ≤ 95% with LMI	7.19%	N/A	N/A	N/A

Rates displayed are Owner Occupied Principal & Interest.
N/A means product not offered.

2 Residential Rate Loadings	
Investor	0.20%
Interest Only (5 years)	0.20%
Interest Only (10 years – Prime Investor ≤80 LVR)	0.25%

Example: 6.34% + 0.20% + 0.20% = **6.74%**

4 Commercial Quick Reference			
Commercial Base Rates (P&I)			
	Premium ≤ \$3m	Optimax ≤ \$2m	Optimax > \$2–3m
LVR ≤ 65%	7.58%	7.58%	7.78%
LVR ≤ 70%	7.58%	7.58%	7.78%
LVR ≤ 75%	7.61%	7.61%	7.81%
LVR ≤ 80%	7.94%	7.63%	8.14%

Commercial Risk Fee

	Premium ≤ \$3m	Optimax ≤ \$2m	Optimax > \$2–3m
LVR ≤ 65%	0.75%	1.00%	1.25%
LVR ≤ 70%	0.75%	1.25%	1.25%
LVR ≤ 75%	0.75%	1.25%	1.25%
LVR ≤ 80%	1.00%	2.00%	2.50%

Commercial max LVR 80% Full Doc.

Residential Risk Fee / LMI				
	Premium ≤ \$3m	Premium > \$3–5m	Optimax ≤ \$2m	Optimax > \$2–3m
LVR ≤ 60%	0.00%	0.00%	0.00%	1.25%
LVR ≤ 70%	0.00%	0.00%	0.00%	1.25%
LVR ≤ 75%	0.00%	N/A	0.50%	1.25%
LVR ≤ 80%	0.00%	N/A	0.50%	2.50%
LVR ≤ 85%	1.25%	N/A	1.50%	N/A
LVR ≤ 90%	1.50%	N/A	N/A	N/A
LVR ≤ 95% with LMI	LMI	N/A	N/A	N/A

Premium loans above 90% LVR and up to 95% LVR are subject to LMI. For Premium loans at or below 90% LVR, the applicable Prime+Q Risk Fee applies instead of LMI, subject to policy and approval.

Quick Reminders				
Premium min credit index 660	Optimax min credit index 460	Loan size matters – match the correct band	Use current rate cards before quoting	Broker use only – rates are starting from and subject to change