

Rate Card Scenario Submission Form

Residential + Commercial offerings effective 1 September 2026 | Broker Use Only

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1 Broker Details			
Company		Broker contact	
Mobile		Email	
Date submitted		Response priority	Select

2 Select ONE PRIME+Q Rate Card Offering

The rows below are the published product-line offerings. Do not use this form for products outside these rows.

Select	Offering	Published scope / purpose
☐	Residential Loans	Purchase / Refinance / Cash Out / Debt Consolidation; Owner Occupied or Investment
☐	Vacant Land Loans	Vacant land lending; registered/unregistered and services status captured below
☐	Expat Loans	Purchase / Refinance / Cash Out; Australian residential security; eligible overseas income
☐	Construction Loans	New dwellings / Knock down rebuild / Major renovations; max 2 dwellings on one title
☐	SMSF - Residential Refinance	REFINANCE ONLY
☐	Commercial Loans	Purchase / Refinance / Cash Out / Debt Consolidation; published commercial security types
☐	SMSF - Commercial	PURCHASE & REFINANCE

3 Requested Facility Structure

Loan amount		Purchase / value	
Requested LVR %		Postcode	
Loan purpose	Select	Usage	Select
Product preference	Select	Repayment	Select
Requested IO term	Select	Requested loan term	Select
Cash out amount		Debt consolidation \$	
Offset required?	Select	Number of splits	

Scenario summary / requested outcome

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4 Borrower and Entity Profile

Item	Applicant / Guarantor 1	Applicant / Guarantor 2
Full name		
Age / DOB		
Residency / visa	Select	Select
Employment type	Select	Select
Employer / business		
Time in role / business		
Credit score / index		

Borrower type	Select	Entity / trustee name	
Guarantors		Applicants on title	
Dependants		PEP status	Select

5 Full Documentation Income Position

All published offerings in these Rate Cards are Full Doc. Record the income relied upon and the verification available.

PAYG gross income		Rental income	
Self-employed income		Other verifiable income	
Self-employed tenure	Select	BAS available?	Select

Income verification available

- ☐ Last 2 payslips ☐ 2 most recent tax returns ☐ 2 most recent NOAs ☐ Most recent tax return
☐ Most recent NOA ☐ BAS / activity statements

Expat Full Doc

PAYG: last 2 payslips. Self-employed: 1 year tax return and corresponding personal NOA; company/trust returns where applicable.

6 Credit / Conduct Information Relevant to Premium vs Optimax

- ☐ Paid defaults ☐ Unpaid defaults ☐ Mortgage arrears / late RHI ☐ Discharged bankruptcy ☐ Hardship history

Defaults / impairments \$		Months since listed / paid	
Mortgage arrears detail		Other arrears (Expat)	
Bankruptcy discharge date		Current hardship?	Select
ATO debt to consolidate		Private loan debt	
Private lender cash out?		Amount	

Credit conduct notes - include dates, amounts, current status and explanation

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7 Security Property

Security address		Postcode category	Select
Property value		Land size	
Dwellings / units on title		Valuation status	Select

Residential / land security type (select if applicable)

- ☐ Unit / apartment >=40sqm
 ☐ Townhouse
 ☐ Personal holiday home
 ☐ Display home
- ☐ Leasehold
 ☐ High density residential
 ☐ House & granny flat
 ☐ Vacant land
- ☐ Completed residential / acreage

Commercial security type (select if applicable)

- ☐ Retail shop
 ☐ Commercial office
 ☐ Industrial / factory / warehouse
 ☐ Medical / professional suite
- ☐ Shopping centre
 ☐ Child care centre
 ☐ Hotel / motel
 ☐ Car yard / car park
- ☐ Function / reception centre
 ☐ Fast food franchise site
 ☐ Panel beater / smash repair
 ☐ Leasehold

8 Offering-Specific Information

Complete only the block that matches the offering selected on page 1.

VACANT LAND

Rate card includes registered vacant land pricing, no-services loading and an unregistered vacant land application fee.

Registration status

Select

Services connected?

Select

EXPAT

Eligible borrower is an Australian citizen / permanent visa holder with overseas circumstances. Australian residential security only.

Borrower / income profile

Select

CONSTRUCTION

Published acceptable construction: New Dwellings, Knock down rebuild, Major renovations. Maximum 2 dwellings on one title.

Construction type

Select

Dwellings on title

Select

SMSF

Residential SMSF: Refinance only. Commercial SMSF: Purchase & Refinance. Both are Full Doc Premium / Optimax offerings.

SMSF transaction

Select

Expat income country (if applicable)

Select

9 Supporting Documents / Submission Readiness

- ☐ Contract of Sale / refinance statement
 ☐ Building contract / plans / permits
- ☐ ID / entity / trust documents
 ☐ Valuation / valuation quote
- ☐ Full Doc income evidence
 ☐ SMSF / trustee documents
- ☐ Rental / lease evidence
 ☐ Expat income / residency evidence
- ☐ Credit report / conduct explanation
 ☐ Other material supporting document

Additional notes / exceptions for assessment

☐ I confirm this scenario is being submitted against a PRIME+Q offering shown on page 1 and is Full Doc.