

Unique Differentiators Guide

Broker Niche & Opportunity Guide



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UNIQUE DIFFERENTIATORS

PRIME+Q Broker Niche & Opportunity Guide

A practical broker reference to the product niches, structuring flexibility and credit-aligned features that can make PRIME+Q a strong non-bank alternative when a scenario does not fit a standard mainstream-bank box.

BREADTH

ONE PROPOSITION

- Residential, Commercial and SMSF
- Expat, Construction and Vacant Land
- Purchase, refinance, cash out and debt consolidation

FLEXIBILITY

PREMIUM + OPTIMAX

- Mainstream Prime and flexible-credit pathways
- Full Doc solutions for PAYG and self-employed borrowers
- Scenario-led structuring backed by Mortgage Street

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01 | QUICK REFERENCE

Niche List — when to think PRIME+Q

Use this page as a fast scenario trigger. It is designed to help identify an angle quickly before you move into product, location, servicing and credit validation.

High-LVR Full Doc Residential PREMIUM - Up to 95% LVR with LMI - Published loan bands up to \$5m - Owner-occupied and investment purchase / refinance	Flexible-Credit Full Doc OPTIMAX - Broader paid / unpaid impairment treatment may be considered - Up to 1 month mortgage arrears and/or late RHI within the product overlay - Discharged bankruptcy pathway from 12–24 months
Self-Employed with Shorter History OPTIMAX - Pathway for >1 year and <2 years self-employment - Most recent tax return + NOA - BAS may support the period not covered by the return	Refinance Servicing Flexibility ELIGIBLE LIKE-FOR-LIKE - Reduced-buffer or streamlined assessment pathways may apply to eligible refinances - Designed for good-conduct borrowers seeking a lower rate / repayment outcome - Eligibility is scenario specific
Company & Trust Borrowers STRUCTURE - Natural persons, eligible companies and trusts supported across core products - Useful for business owners and investment structures - Guarantee and entity checks apply	Cash Out & Debt Consolidation PURPOSE FLEXIBILITY - Cash out available up to product maximum LVR - ATO and private-loan debt may be considered - Private-lender cash out capped at \$200k under the current product overlay
Australian Expat / Foreign Income EXPAT - Up to 80% LVR - Loan sizes from \$50k to \$5m - Individuals, companies and trusts; PAYG and self-employed pathways	Vacant Land SPECIALIST RESIDENTIAL - Up to 75% LVR by location category - Registered land and separate treatment where services are not connected - Published loan size up to \$1.5m in eligible categories
Construction SPECIALIST RESIDENTIAL - Premium up to 95% LVR with LMI above 90% - New dwellings, knock-down rebuild and major renovations - Maximum 2 dwellings on one title	Commercial Real Property COMMERCIAL - Up to 80% LVR - Loan size from \$50k to \$3m - Broad security list including offices, industrial, retail, childcare, hotels/motels and more
SMSF RESIDENTIAL + COMMERCIAL - Residential SMSF refinance pathway - Commercial SMSF purchase and refinance - Up to 80% LVR with Premium / Optimax pricing	Offset & IO Options FEATURE FLEXIBILITY 100% offset available — optional on Residential Premium and included in Optimax - Free 100% offset available on current Commercial proposition - Interest-only options available across eligible product families

02 | CORE RESIDENTIAL

Residential Differentiators

The residential proposition is deliberately two-lane: Premium for clean Prime borrowers and Optimax for borrowers who need more flexibility while remaining on a Full Doc pathway.

Feature	Premium	Optimax
Core positioning	Clean-credit, mainstream or near-mainstream Full Doc	Flexible credit, conduct or borrower circumstances
Maximum residential LVR	Up to 95% Full Doc — LMI above 90%	Up to 85% Full Doc
Published loan bands	Up to \$5.0m	Up to \$3.0m
Minimum Credit Index	660	460
PAYG evidence	Last 2 payslips	Last 2 payslips
Self-employed	Generally 2+ years	>1 year and <2 years pathway
Credit conduct	Clean / minor paid defaults may be considered	Broader paid/unpaid impairment and limited arrears pathway
Bankruptcy	Discharged >2 years	Discharged 12–24 months pathway

Credit flexibility without moving away from Full Doc

WHY IT MATTERS

- Optimax gives brokers a second lane where a clean bank-style credit profile is not available.
- Current product positioning can consider broader paid/unpaid credit impairments, limited mortgage arrears/late RHI and previously discharged bankruptcy.
- This can help retain a quality borrower whose past conduct does not fit a simple “clean credit only” box.

Shorter self-employed history

WHY IT MATTERS

- Where two full years of financials are not available, Optimax provides a Full Doc pathway for borrowers with more than one year in business.
- The rate-card overlay uses the most recent tax return and NOA, with BAS potentially used where the return does not cover the full trading period.
- Useful for established operators who have recently changed entity, structure or tenure.

High-LVR Prime capability

WHY IT MATTERS

- Premium reaches up to 95% LVR for eligible Full Doc residential lending, with LMI above 90%.
- That provides a non-bank pathway for eligible lower-deposit borrowers without automatically moving the client into a specialist Alt Doc solution.
- Postcode and loan-size bands still apply.

Broad borrower structures

WHY IT MATTERS

- Core residential lending can support natural persons, eligible Australian companies and trusts.
- Useful where the borrower’s ownership and income structure does not suit a simple individual-only application.
- Entity, guarantee and documentation requirements still apply.

Broker positioning: PRIME+Q can be useful when the client is fundamentally financeable but the combination of LVR, self-employed tenure, credit history, entity structure or servicing makes a standard mainstream-bank pathway difficult.

03 | SPECIALIST RESIDENTIAL

Specialist Residential Niches

These are not bolt-on exceptions. They are dedicated product pathways with their own published LVR, loan-size and pricing treatment.

Australian Expat & Foreign-Currency Income UP TO 80% LVR \$50K–\$5M - Australian citizens / permanent visa holders living and working overseas, or eligible borrowers in Australia earning foreign-currency income. - Individual, company or trust borrower structures. - Purchase, investment, refinance or cash out. - PAYG and 1-year self-employed Full Doc evidence pathways. - Premium and Optimax provide separate clean-credit and flexible-credit positioning.	Vacant Land UP TO 75% LVR - Dedicated pricing for registered vacant land. - Separate risk treatment where services are not connected. - Category 1: up to \$1.5m / 75% LVR; Category 2: up to \$1.5m / 70%; Category 3: up to \$500k / 75%. - Interest-only and investment-purpose options are available subject to the published loadings.
Construction PREMIUM UP TO 95% LVR - New dwellings, knock-down rebuilds and major renovations. - Maximum of 2 dwellings on one title. - Premium up to 95% LVR with LMI above 90%; Optimax bands to 85%. - Dedicated construction risk-fee / pricing treatment. - Interest-only options available during eligible construction scenarios.	Residential Security Breadth MORE THAN STANDARD HOUSES - Units / apartments from 40 sqm excluding parking and balcony. - Townhouses, high-density residential and house + granny flat. - Personal holiday homes, display homes and leasehold may be considered. - Vacant land up to 2.2 hectares and completed residential property up to 10 hectares.

Market positioning: these pathways can give brokers a practical second option where a client's residency, construction purpose, land profile or security type sits outside a major bank's preferred appetite. Market practices vary by lender; product eligibility must always be checked.

04 | COMMERCIAL & SMSF

Commercial and SMSF Differentiators

PRIME+Q extends the same Premium / Optimax logic into commercial property lending and provides dedicated SMSF pathways rather than forcing these scenarios into a generic residential product.

Commercial Full Doc UP TO 80% LVR \$50K–\$3M • Premium and Optimax available. • Natural person, company and trust structures can be considered. • Flexible-credit positioning is available through Optimax. • Cash out and debt consolidation available up to product maximum LVR. • Free 100% offset available on the current Commercial proposition.	Broad Commercial Security Appetite REAL PROPERTY • Retail shops and commercial offices. • Industrial units, factories and warehouses. • Medical / professional suites and shopping centres. • Child care centres, hotels / motels, car yards / car parks. • Function / reception centres, fast-food franchise sites and panel beaters / smash repair shops.
SMSF — Residential REFINANCE • Dedicated residential SMSF refinance pathway. • Full Doc Premium / Optimax. • Up to 80% LVR subject to the published rate table and loan-size notes. • Interest-only up to 5 years available with published loading. • Designed around compliant SMSF / LRBA structures.	SMSF — Commercial PURCHASE + REFINANCE • Commercial investment property purchase and refinance. • Full Doc Premium / Optimax. • Up to 80% LVR subject to rate-table bands. • Interest-only up to 5 years available. • Provides a commercial-property pathway under the same PRIME+Q proposition.

Broker angle: the combination of commercial security breadth, company/trust structures, Optimax flexibility and dedicated SMSF options creates a wider “one proposition” conversation than a standard owner-occupied residential-only lender.

05 | STRUCTURING

Servicing & Structuring Differentiators

The credit framework includes several mechanisms that can produce a more proportionate assessment where the evidence supports it. These are not automatic entitlements; they are scenario-specific tools for a well-packaged file.

Eligible Like-for-Like Refinance REFINANCE FLEXIBILITY - Eligible refinance scenarios can access reduced-buffer or streamlined serviceability treatment. - The common theme is good repayment conduct, a lower rate / repayment outcome and limited or no new borrowing. - This can help quality borrowers who are “mortgage prisoners” under a standard new-lending assessment.	Shared Debt Contributor PROPORTIONATE LIABILITY TREATMENT - Where an applicant shares an existing mortgage with another owner, the other party’s evidenced contribution can be assessed. - If the contribution is supportable, the existing mortgage commitment may be apportioned to the applicant’s ownership share for servicing. - Useful where taking 100% of a jointly held debt would materially distort the applicant’s position.
Credit Cards Cleared Monthly EVIDENCE-BASED COMMITMENT - Where a credit card is demonstrably cleared monthly over the required evidence period, the commitment may be excluded from servicing under eligible assessment pathways. - This recognises actual borrower behaviour rather than always treating the full revolving limit as a permanent debt burden.	Financially Independent Household Members EXPENSE TREATMENT - A financially independent spouse / partner or adult child can be treated differently where their own income supports their living costs. - This can reduce artificial servicing drag where the applicant is not genuinely supporting that person. - Evidence requirements apply.
ATO / Private Debt Consolidation BALANCE-SHEET RESTRUCTURE - ATO debt and private-loan debt can be considered within the published residential / commercial proposition. - This can provide a structured refinance route where the client needs to simplify liabilities rather than simply add new debt. - Purpose, evidence and LVR limits apply.	Single-Event Credit Context CREDIT STORY MATTERS - The underlying credit framework can consider whether adverse conduct resulted from a genuine one-off life event rather than persistent poor conduct. - Examples can include illness, relationship breakdown, loss of employment or a completed construction cost overrun. - Any such scenario requires a clear explanation, evidence and formal credit assessment.

The differentiator is not “looser credit”. It is a more contextual assessment: documented conduct, genuine purpose, borrower structure, repayment history and supporting evidence can influence how a scenario is assessed.

06 | BROKER POSITIONING

Where PRIME+Q can stand apart

Use the comparison below as a broker conversation framework — not as a claim that every mainstream lender applies the same rule. The objective is to identify where PRIME+Q may offer another credible path.

Scenario trigger	Common mainstream friction	PRIME+Q angle
Client needs high-LVR Full Doc lending	Lower-deposit or higher-LVR scenario may sit outside preferred non-bank appetite	Premium residential up to 95% LVR with LMI, subject to location and loan-size bands
Strong borrower with imperfect credit history	Clean-credit scorecard or recent-conduct rules can shut the door early	Optimax offers a Full Doc flexible-credit pathway with broader impairment / conduct treatment
Self-employed for 12–24 months	Two full years of financials may not be available	Optimax provides a one-year Full Doc evidence pathway, with BAS support where required
Good-conduct refinance fails new-loan servicing	Standard assessment can treat the borrower as if taking new leverage	Eligible like-for-like pathways can use reduced-buffer or streamlined servicing treatment
Joint debt is distorting servicing	Some calculators take the full joint debt regardless of who services it	Shared-debt contribution can be considered where the other party's capacity is evidenced
Client has ATO / private debt to restructure	Some lenders restrict non-standard debt consolidation	ATO and private-loan debt can be considered within the product overlay
Australian expat / foreign currency income	Residency and foreign income can narrow lender choice	Dedicated Expat Full Doc pathway up to 80% LVR and \$5m
Commercial property does not fit a plain office / warehouse box	Specialised commercial securities can face narrower appetite	Published security list includes childcare, hotels/motels, car yards, function centres, fast-food sites and more

The broker advantage

Retain more clients - Keep a credible non-bank alternative inside the broker's own solution set. - Move from “declined by bank” to “let's test another structure”.	Scenario guidance before packaging - Use Mortgage Street support to test product, LVR, servicing and structure before a full submission. - Reduce wasted packaging on scenarios that need a different pathway.
One proposition, multiple pathways - Residential, Commercial, Expat, Construction, Vacant Land and SMSF. - Premium for clean Prime; Optimax for flexibility.	Escalation with context - Complex files can be explained and escalated with clear broker notes and evidence. - The goal is a structured credit conversation rather than a blind scorecard submission.

Think PRIME+Q when the client is fundamentally financeable, but the deal needs a different lens — on servicing, credit history, self-employed tenure, structure, security or product type.

Important

This guide is a broker-facing positioning document only. Product availability, rates, risk fees, LVRs, loan-size limits, serviceability and credit acceptance remain subject to the current PRIME+Q Rate & Product Guide, applicable Mortgage Street lending criteria, satisfactory verification and formal approval. Market practices vary by lender and may change over time.