Residential
Rate & Product Guide

Effective 13 November 2026

100% Offset account available
- Optional on Premium
- Free on Optimax

Residential Loans
Vacant Land Loans
Expat Loans
Construction Loans
SMSF - Residential Refinances



For new loans submitted from 13 November 2026

Infinite Broker Residential Solutions

		Premium	Optimax
		Best suited for clean-credit, mainstream or near-mainstream full-documentation transactions	Best suited for: flexible credit, conduct or borrower circumstances within published policy
Max LVR	**Residential**	95% Full Doc[1]	85% Full Doc
Age of borrower		Minimum - 20 years old Maximum - 60 years old	Minimum - 18 years old Maximum - 65 years old
Minimum Credit Index		660	460
Verification Document	**PAYG**	Last 2 payslips	
	Self-Employed	**Self-employed 2+ years** Two most recent Tax Returns (personal and business if applicable) Two most recent Notices of Assessment (NOA) from the ATO	**Self-employed >1 year but <2 years** Most recent Tax Return (personal and/or business) Most recent NOA from the ATO Possibly BAS statements if tax return does not cover full period
Credit Impairments		Paid defaults up to $500 (on aggregate)	Unlimited (paid or unpaid)
Arrears[2]	**Mortgage**	-	1 month and/or late RHI only
Bankruptcy		Discharged bankrupt for more than 2 years	Discharged from bankruptcy for a period 12-24 months
Cash Out		Up to maximum LVR[4]	
Debt Consolidation		Up to maximum LVR[3]	

Loan Features

- 24-hour SLA to conditional
- Loan Term: 5 to 40 years
- Loan Size: $50,000 to $5m
- Full Doc
- Owner Occupied & Investment
- Construction is acceptable
- Purchase & Refinance of an Inv or OO property & consolidate regulated consumer loans
- Interest Only up to 10 years available for all loan products
- Natural person, company & trust
- All income types are acceptable
- All employment types are acceptable
- Off the plan
- Common debt reducer
- Unlimited borrower, borrower types, splits & offset accounts

[1] LMI applies above 90% LVR

[2] Arrears is defined as any late payment or arrears on a credit account (credit card, personal loan, mortgage) where the minimum repayment has not been made within 14 days since the credit contract due date.

[3] ATO debt and Private Loan debt are considered.

[4] Cash out from private lenders capped at $200k.

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Residential Loans Rates and Risk Fees

Effective 13 November 2026

Residential Interest Rates

	Premium ≤ $3m	Premium > $3-5m	Optimax ≤ $2m	Optimax > $2-3m
	Full Doc	Full Doc	Full Doc	Full Doc
LVR ≤ 60%	**6.84%**	7.09%	**7.90%**	**8.10%**
LVR ≤ 70%	**6.89%**	7.14%	**7.90%**	**8.10%**
LVR ≤ 75%	**6.89%**	N/A	**7.93%**	**8.13%**
LVR ≤ 80%	6.99%	N/A	**7.95%**	8.45%
LVR ≤ 85%	8.19%	N/A	**8.08%**	N/A
LVR ≤ 90%	8.25%	N/A	N/A	N/A
LVR ≤ 95% with LMI	6.89%	N/A	N/A	N/A

Rates displayed are Owner Occupied Principal & Interest.

N/A means this product is not being offered.

Pricing Example: Base rate + investor loading + interest-only loading = indicative customer rate.

Rate Loading

Description	Loading
Investor	0.20%
Interest Only (Up to 5 Years)	0.20%
Interest Only (10 years - Prime Investor ≤80 LVR)	0.25%

Residential Risk Fees

	Premium ≤ $3m	Premium > $3-5m	Optimax ≤ $2m	Optimax > $2-3m
	Full Doc	Full Doc	Full Doc	Full Doc
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 will be insured by Helia and are subject to Lenders Mortgage Insurance (LMI). For Premium loans at or below 90% LVR, the applicable Prime+Q Risk Fee will apply instead of LMI, subject to lending policy and approval.

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Residential Loans
Maximum Loan Amount

Effective 13 November 2026

Residential Loan Amounts

	Premium	Optimax
	Full Doc	Full Doc
LVR ≤ 65%	$5.0m	$3.0m
LVR ≤ 70%	$5.0m	$3.0m
LVR ≤ 75%	$3.0m	$3.0m
LVR ≤ 80%	$2.0m	$2.0m
LVR ≤ 85%	$2.0m	$2.0m
LVR ≤ 90%	$2.0m	N/A
LVR ≤ 95%[1]	$1.5m	N/A

Minimum Loan Amount : $50,000

[1] 95% LVR subject to LMI

Residential Postcode Categories

	Max Loan Size	Max LVR
Category 1 (Metro)	$5.0m (70% LVR)	95%
Category 1 (Non-Metro)	$2.0m	90%
Category 2	$2.0m	80%
Category 3	$1.5m	75%
Unlisted	$1.0m	60%

Acceptable Security

- Units/Apartments minimum from 40 sqm excluding parking garage & balcony
- Townhouse
- Personal holiday home
- Display home (none or rental reliant)
- Leasehold
- High density residential
- House & granny flat
- Vacant land up to 2.2 hectares
- Completed residential property up to 10 hectares

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Vacant Land Loans Rates and Risk Fees

Effective 13 November 2026

Vacant Land Interest Rates

	Premium	Optimax
	Full Doc	Full Doc
Registered Vacant Land		
LVR ≤ 65%	8.35%	8.57%
LVR ≤ 70%	8.35%	8.57%
LVR ≤ 75%	8.44%	8.94%

Vacant Land Risk Fees

	Premium	Optimax
	Full Doc	Full Doc
Registered Vacant Land		
LVR ≤ 65%	0.75%	0.75%
LVR ≤ 70%	0.75%	1.00%
LVR ≤ 75%	0.75%	1.25%
No Services Connected		
LVR ≤ 65%	1.00%	1.00%
LVR ≤ 70%	1.25%	1.25%
LVR ≤ 75%	1.65%	1.65%

A non-refundable application fee shall apply to unregistered vacant land.

Vacant Land Rate

Description	Loading
Interest Only (Up to 5 Years)	0.15%
Investment	0.50%
No Services Connected	0.50%

Vacant Land Postcode

	Max Loan Size	Max LVR
Category 1	$1.5m	75%
Category 2	$1.5m	70%
Category 3	$500K	75%

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Expat Product Guide

	Expat Premium	Expat Optimax
Eligible Borrowers	• Australian citizens or Australian Permanent Visa holders **living and working overseas**	
	• Australian citizens or Australian Permanent Resident Visa holders living in Australia and **earning income in overseas currency**	
Acceptable Countries	Canada, China, Finland, France, Germany, Hong Kong, Italy, Japan, New Zealand, Norway, Qatar[1], Saudi Arabia[1], Singapore, Spain, Sweden, UK, United Arab Emirates[1], USA For countries not included on this list, speak to your BDM	
Loan Size	From $50,000 to $5m	
Maximum LVR	80%	
Borrower Type	Individual, Company or Trust	
Loan Purpose	Purchase, Investment, Refinance or Cash Out	
Cash Out	Up to max LVR[2]	
Loan Term	5 – 30 years	
Interest Only Term	5 years, or up to 10 years for Investor ≤ 80% LVR	Maximum 5 years
Acceptable Security	Residential securities in Australia (policy restrictions apply)	
Income Documentation	PAYG: Last 2 payslips Self-Employed: 1 year tax return **AND** corresponding personal NOA[3]	
Credit Impairments up to $3,000	Paid defaults up to $500 (on aggregate) considered	Unlimited (paid or unpaid)
Credit Impairments over $3,000	-	Unlimited - listed > 12 months (paid) Unlimited - listed > 24 months (paid/unpaid)
Mortgage Arrears[4]	-	Up to 1 month within the last 6 months
Other Arrears[4]	-	Up to 3 months within the last 3 months

Loan Features



Loan up to $5m



Up to 80% LVR



Cash out to max LVR



PAYG or Self-Employed (Full Doc only)



100% of net income used when converted to AUD

[1] PAYG income only.

[2] Cash out for business purpose not acceptable, cash out from private lenders (Optimax if from private lending with capitalized interest) capped at $200k.

[3] Self-Employed Full Doc 1 Year Personal Tax Return (and if applicable, Company / Trust Tax return(s)), no older than 21 months AND Corresponding Personal Notice of Assessment (NOA).

[4] Arrears is defined as any late payment or arrears on a credit account (credit card, personal loan, mortgage) where the minimum repayment has not been made within 14 days since the credit contract due date.

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Expat Interest Rates

	Premium ≤ $3m	Premium > $3-5m	Optimax ≤ $2m
LVR ≤ 65%	7.09%	8.78%	8.25%
LVR ≤ 70%	7.59%	8.78%	8.25%
LVR ≤ 75%	7.79%	N/A	8.28%
LVR ≤ 80%	7.89%	N/A	8.30%

Rates displayed are Owner Occupied Principal & Interest.

Expat Rate Loading

Description	Loading
Investor	0.15%
Interest Only (Up to 5 Years)	0.15%
Interest Only (10 years - Prime Investor ≤80 LVR)	0.20%

Expat Risk Fee

	Premium ≤ $3m	Premium > $3-5m	Optimax ≤ $2m
LVR ≤ 65%	0.00%	0.00%	0.00%
LVR ≤ 70%	0.75%	1.25%	0.75%
LVR ≤ 75%	0.75%	N/A	1.25%
LVR ≤ 80%	0.75%	N/A	1.25%

Expat Postcode Categories

	Max Loan Size	Max LVR
Category 1 (Metro)	$5.0m (70% LVR)	80%
Category 1 (Non-Metro)	$2.0m	80%
Category 2	$2.0m	80%
Category 3	$1.5m	80%
Unlisted	$1.0m	80%

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Construction Loans Rates and Risk Fees

Effective 13 November 2026

Construction Interest Rate

	Premium ≤ $3m	Premium > $3-5m	Optimax ≤ $2m	Optimax > $2-3m
	Full Doc	Full Doc	Full Doc	Full Doc
LVR ≤ 65%	**8.17%**	8.87%	**8.48%**	**8.68%**
LVR ≤ 70%	**8.30%**	9.00%	**8.65%**	**8.85%**
LVR ≤ 75%	**8.51%**	N/A	**8.90%**	**9.10%**
LVR ≤ 80%	9.05%	N/A	**9.20%**	9.70%
LVR ≤ 85%	9.43%	N/A	**9.64%**	N/A
LVR ≤ 90%	9.81%	N/A	N/A	N/A
LVR ≤ 95% with LMI	11.00%	N/A	N/A	N/A

Rates displayed are Owner Occupied Principal & Interest.

N/A means this product is not being offered.

Rate Loading

Description	Loading
Investor	0.20%
Interest Only (Up to 5 Years)	0.20%
Interest Only (10 Years - Prime Investor ≤80 LVR)	0.25%

Acceptable Security
- Maximum of 2 dwellings on one title
- New Dwellings
- Knock down rebuild
- Major renovations

Construction Risk Fees

	Premium ≤ $3m	Premium > $3-5m	Optimax ≤ $2m	Optimax > $2-3m
	Full Doc	Full Doc	Full Doc	Full Doc
LVR ≤ 65%	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%	1.00%	N/A	1.50%	N/A
LVR ≤ 90%	1.75%	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 will be insured by Helia and are subject to Lenders Mortgage Insurance (LMI). For Premium loans at or below 90% LVR, the applicable Prime+Q Risk Fee will apply instead of LMI, subject to lending policy and approval.

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SMSF - Residential Refinances Interest Rates

	Premium	Optimax
	Full Doc	Full Doc
LVR ≤ 65%	7.62%	8.17%
LVR ≤ 70%	7.64%	8.19%
LVR ≤ 75%	7.91%	8.46%
LVR ≤ 80%	7.94%*	8.59%

** Loans available up to $1,000,000*

Rate Loading

Description	Loading
Interest Only (Up to 5 Years)	0.35%

SMSF - Residential Refinances Risk Fees

	Premium	Optimax
	Full Doc	Full Doc
LVR ≤ 65%	0.00%	0.60%
LVR ≤ 70%	0.00%	0.77%
LVR ≤ 75%	0.00%	1.00%
LVR ≤ 80%	0.00%	1.29%

Product Snapshot
Loan Purpose: Refinance Only
Documentation: Full Doc
Product: Premium / Optimax
Maximum LVR: As per published rate table

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Residential Loan Fee Summary

	Residential, Vacant Land, Construction and Expat Loans		SMSF Loans	
	Premium	Optimax	Premium	Optimax
	Full Doc	Full Doc	Full Doc	Full Doc
Application Fee	$399	$1,295	$1,225	$1,410
Application Fee – Unregistered Vacant Land	$1,750		N/A	
Annual Fee	$0	$395	$395	
Offset Account Fee (up to 10 Offset Sub-accounts)	Optional but if selected on Premium an annual facility fee of $395 will apply			
Valuation Fee	Valuation fees are at cost and paid prior to valuation being ordered (via Property Hub). AVM and Desktops available subject to eligibility criteria.			
Settlement Fee	From $500		From $975	
Legal Fee	From $395		From $975	
Discharge Fee	From $500 per security		From $995 per security	
Construction Administration Fee	From $1,500 plus progress inspection fees		N/A	
Early Repayment Fee (Non-coded Loans)	2.00% of the original loan amount if the loan is repaid in full within 3 years Corporate or Corporate Trustee borrowers with Vacant Land or Construction as loan/security purposes or specialised securities e.g. All SMSF loans			



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