

Resimac Prime Interest Rates

Standard	Variable	1 Yr Fixed	2 Yrs Fixed	3Yrs Fixed	4 Yrs Fixed	5 Yrs Fixed
<80% LVR	5.30%	4.86%	4.14%	4.19%	4.99%	5.09%
80.01% - 90% LVR	5.80%	4.95%	4.57%	4.49%	5.55%	5.70%

Alt Doc	Variable	1 Yr Fixed	2 Yrs Fixed	3Yrs Fixed	4 Yrs Fixed	5 Yrs Fixed
<80% LVR	5.80%	5.36%	4.64%	4.69%	5.49%	5.59%
80.01% - 90% LVR	6.30%	5.45%	5.39%	5.49%	6.05%	6.20%

Note: the fixed interest rates are indicative only. A firm quote on a fixed rate cannot be confirmed to the borrower until the date the rate is fixed, which is usually the day of settlement. These are indicative rates only and subject to change at any time.

Prime Investment Loans for both Variable and Fixed Loans have increased rates by 0.40%, for LVRs from 70.01% - 80%.

Resimac Specialist Interest Rates

Full Doc	Specialist Clear	Specialist Plus	Specialist Assist
<60% LVR	6.51%	6.56%	7.28%
60.01% - 70% LVR	6.64%	7.40%	7.66%
70.01% - 80% LVR	6.92%	8.11%	8.51%
80.01% - 85% LVR	7.72%	8.91%	9.31%
85.01% - 90% LVR	7.82%	9.01%	9.41%

Alt Doc	Specialist Clear	Specialist Plus	Specialist Assist
<60% LVR	6.65%	7.43%	7.69%
60.01% - 70% LVR	6.82%	7.85%	8.20%
70.01% - 80% LVR	7.50%	8.80%	9.31%
80.01% - 85% LVR	8.30%	9.66%	10.36%
85.01% - 90% LVR	8.40%	9.76%	10.46%

*Specialist Fixed Rates on request.

Credit Impairment / Risk Level	Specialist Clear	Specialist Plus	Specialist Assist
Mortgage / Rent Arrears	<1	2	Unlimited
Veda Report (Defaults & Judgements)	0	1	Unlimited
Bankruptcy: Discharge Timeframe (incl. No Asset Procedure)	Discharged	Current but entered >24 months	Current but entered <24 months

Notes for purposes of determining product level:

- Ignore* defaults and judgements listed for less than \$2,000
- Ignore* defaults and judgements listed as paid for more than 1 year
- Ignore* defaults and judgements listed for more than 2 years
- First Home Buyers are restricted to Specialist Clear and Specialist Plus only

*Ignore for the purposes of pricing on Specialist loans.