

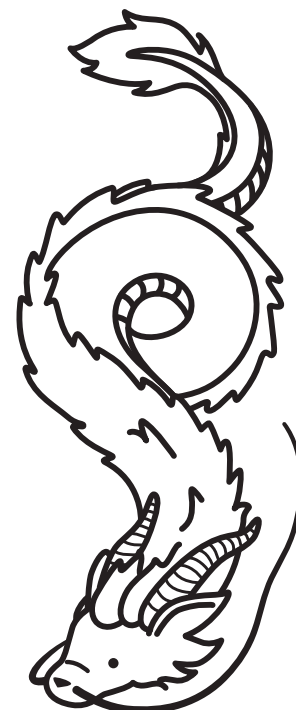
AAA Home Loans.

AAA Financial Corporation is your Australian finance specialist. Since 1995 we have been working with owner occupiers and investors to provide tailored financing solutions. With a network of offices and partners, we can assist you with your Australian property purchase. Whether you are a seasoned or first time Australian Property investor, our feature packed lending solutions can help you with your goals. Please submit applications to application@aaafin.com.au.



AUSTRALIAN INCOME

Australian Standard	FROM 6.70 % p.a. <small>variable principal & interest</small>	6.76 % ¹ p.a. <small>comparison rate</small>
<small>construction available</small> Australian 5yr Fixed Special	FROM 6.99 % p.a. <small>5yr fixed principal & interest</small>	7.00 % ¹ p.a. <small>comparison rate</small>
Australian Construction	FROM 7.50 % p.a. <small>variable principal & interest</small>	7.63 % ¹ p.a. <small>comparison rate</small>
Self Managed Super Funds	FROM 7.25 % p.a. <small>5yr Fixed Special</small>	7.69 % ¹ p.a. <small>comparison rate</small>



REVISED

Revised Expat + NR RBA Tracker with new margins + fees

OVERSEAS INCOME



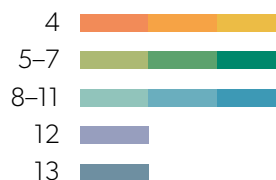
FROM 7.00 % p.a. <small>variable principal & interest</small>	7.55 % ¹ p.a. <small>comparison rate</small>	Domestic Expat
FROM 7.23 % p.a. <small>RBA Tracker P&I</small>	8.93 % ¹ p.a. <small>comparison rate</small>	Expat Construction
FROM 7.83 % p.a. <small>RBA Tracker P&I</small>	8.35 % ¹ p.a. <small>comparison rate</small>	Non-Resident 2024
FROM 7.83 % p.a. <small>RBA Tracker P&I</small>	8.48 % ¹ p.a. <small>comparison rate</small>	Non-Resident Construction

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¹ Comparison rate based off a loan of \$150,000 over a term of 25 years. WARNING: This comparison rate applies only to the examples given. Different amounts and terms will result in different comparison rates. Borrowers must meet the credit criteria at the time of application. Credit Assessment will be performed on the basis of information provided by the borrower and credit verification.

AAA Product Guide

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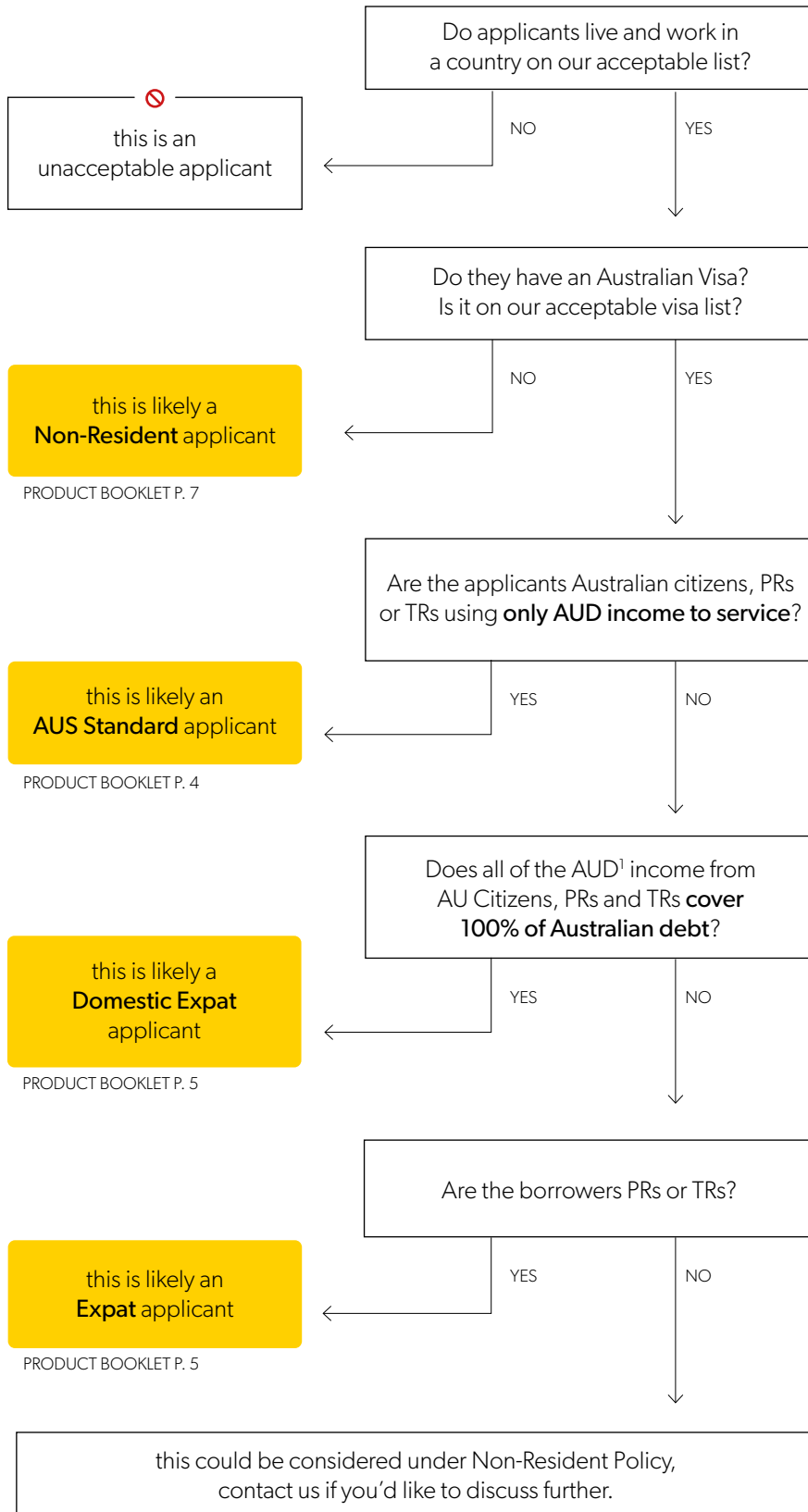
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 Find them online at <http://files.aaafin.com.au/fixed-rates.pdf>



Determining the borrower type

AUS Standard, Non-Resident, Domestic Expat, or Expat?

A guide to figuring out where your borrower fits in our product types.



NOTES & HELPFUL REFERENCES

Acceptable Countries List (this list is subject to change)
 Brazil^{*}, Brunei, Canada, China, France, Germany, Hong Kong, India, Indonesia, Japan, Macau, Malaysia, Mexico[^], New Zealand, Philippines, Qatar^{*}, Saudi Arabia, Singapore, South Africa, South Korea^{*}, Switzerland, Taiwan^{*}, United Kingdom (England, Scotland, Wales, Northern Ireland), United Arab Emirates, United States of America, Vietnam^{*}, and any other European Commission countries not specified.

***Non-Resident Only.** Acceptable countries vary between Borrower Type. **Once you determine your borrower type, please check your product sheet.**

Country is based on where applicant *lives and works*, not citizenship. If citizenship doesn't match where they work, we will need to see a valid working visa or equivalent.

PR/TR Acceptable Visa List (this list is subject to change)
Permanent 100, 103, 111, 114, 115, 116, 119, 120, 121, 124, 132, 134, 136, 137, 138, 139, 143, 151, 155^{*}, 157, 173, 175, 176, 186, 187, 189, 190, 191, 200, 201, 202, 203, 204, 801, 804, 808, 814, 835, 836, 838, 855, 856, 857, 858, 864, 866, 885, 886, 887, 888, 890, 891, 892, 893.

Temporary 160, 161, 162, 163, 164, 165, 188, 300, 309, 310, 401, 403, 405, 407, 410, 415, 416, 420, 422, 423, 428, 444, 457, 461, 475, 476, 482, 485, 487, 491, 494, 500, 590, 790, 820, 870, 884.

We take steps to verify that you are fulfilling the obligations of your Visa. All PRs and TRs must have at least 6 months remaining term. ^{*}Exception: 155 subclass has no timeline restrictions.

EXPAT Borrower income currency

When determining eligibility for Domestic Expat, only AUD income can be used to cover all AU Debts. When determining serviceability, all acceptable foreign and AUD income can be utilised.

	BORROWER TYPE & CURRENCY OF BORROWER INCOME			
	AU/NZ Citizen ¹	PRs	TRs	NRs
AUS STANDARD	No overseas income used for servicing and residing in Australia/NZ			-
DOMESTIC EXPAT	Overseas income is used for servicing, but net AUD income covers all AU repayments.			co-borrower [*]
EXPAT	Citizen, PR or TR with overseas income			-
	co-applicant living overseas		-	sole income earner
NON RESIDENT	-		co-applicant living overseas	sole income earner
	-			all borrowers

^{*}Co-borrower used for servicing purposes only, and not qualifying purposes. ¹NZ Citizens earning NZD income are considered equivalent applicants as AUS Citizens.

Determining eligibility of a product is different to determining Serviceability.

AAA AUS Standard Products

NDIS
 CONSTRUCTION
 SIMPLE REFI

		Established Property				Fixed Rate Special Available as 3, 4 or 5 year Fixed Terms. Limited Time Only					
		≤\$2,000,000				≤\$2,000,000					
		rate	comparison	rate	comparison	rate	comparison	rate	comparison		
PRINCIPLE & INTEREST		Owner Occupied		Investment		Owner Occupied		Investment			
	≤ 70% LVR	6.70	6.76	7.00	7.40	6.99	7.00	7.29	7.30		
	≤ 80% LVR	6.80	6.86	7.10	7.50					7.41	7.71
	≤ 85% LVR	7.10	7.58	7.40	7.90					7.49	n/a
	≤ 90% LVR	7.60	8.12	7.90	8.44						
≤ 95% LVR	8.19		n/a								
CONSTRUCTION		Construction				Construction Fixed Special					
	≤ 70% LVR	7.50	7.63	7.80	8.29	7.39	8.44	7.69	8.74		
	≤ 80% LVR	7.60	7.73	7.90	8.41					8.81	9.16
	≤ 85% LVR	7.90	8.36	8.20	8.76					8.89	n/a
	≤ 90% LVR	8.40	8.98	8.70	9.29						
≤ 95% LVR	9.05		n/a								
INTEREST ONLY	+0.40 [#]				+0.40 [#]						
JUMBO LOADING	\$2,000,001 – \$2,500,000				\$2,000,001 – \$2,500,000						
	+0.50				n/a						

*NDIS: IO not available. IO Construction: No IO loading applies up to 1 year. If IO is required beyond Construction, then standard IO loading will apply. O/o loans >80%LVR must convert to P&I after construction. 5yr FIXED SPECIAL: Offset benefit and redraw

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Estimated Fees

VALUATION FEE	\$275.00 ¹																																																																								
LENDER LEGAL FEE	\$300.00 ²																																																																								
SETTLEMENT FEE	\$350.00																																																																								
LMI	n/a																																																																								
RISK FEE	<table border="1"> <thead> <tr> <th rowspan="3"></th> <th colspan="5">Standard</th> <th colspan="4">Fixed Rate Specials</th> </tr> <tr> <th colspan="2">Owner Occupied</th> <th colspan="3">Investment</th> <th colspan="2">Owner Occupied</th> <th colspan="2">Investment</th> </tr> <tr> <th>Established</th> <th>Construction⁴</th> <th>Established</th> <th colspan="2">Construction⁴</th> <th>Established</th> <th>Construction⁴</th> <th>Established</th> <th>Construction⁴</th> </tr> </thead> <tbody> <tr> <td>≤75% LVR</td> <td rowspan="2">0%</td> <td>0.50%</td> <td rowspan="2">0%</td> <td>1.00%</td> <td>2.50%</td> <td rowspan="2">1.50%</td> <td rowspan="2">2.00%</td> <td rowspan="2">2.00%</td> <td rowspan="2">2.00%</td> </tr> <tr> <td>≤80% LVR</td> <td>1.00%</td> <td>1.50%</td> <td>3.00%</td> </tr> <tr> <td>≤85% LVR</td> <td>1.50%</td> <td>2.00%</td> <td>2.00%</td> <td>2.50%</td> <td>3.50%</td> <td>2.50%</td> <td>3.00%</td> <td>3.00%</td> <td>3.50%</td> </tr> <tr> <td>≤90% LVR</td> <td>2.50%</td> <td>3.00%</td> <td>3.00%</td> <td>3.50%</td> <td>4.50%</td> <td>2.50%</td> <td>3.00%</td> <td>3.00%</td> <td>3.50%</td> </tr> <tr> <td>≤95% LVR</td> <td>4.00%</td> <td>4.50%</td> <td colspan="3">n/a</td> <td>4.00%</td> <td>4.50%</td> <td colspan="2">n/a</td> </tr> </tbody> </table>		Standard					Fixed Rate Specials				Owner Occupied		Investment			Owner Occupied		Investment		Established	Construction ⁴	Established	Construction ⁴		Established	Construction ⁴	Established	Construction ⁴	≤75% LVR	0%	0.50%	0%	1.00%	2.50%	1.50%	2.00%	2.00%	2.00%	≤80% LVR	1.00%	1.50%	3.00%	≤85% LVR	1.50%	2.00%	2.00%	2.50%	3.50%	2.50%	3.00%	3.00%	3.50%	≤90% LVR	2.50%	3.00%	3.00%	3.50%	4.50%	2.50%	3.00%	3.00%	3.50%	≤95% LVR	4.00%	4.50%	n/a			4.00%	4.50%	n/a	
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CONSTRUCTION FEE	\$750.00																																																																								
CONSTRUCTION PROGRESS VAL FEE	\$725.00																																																																								
ANNUAL FACILITY FEE	\$395.00 (waived if Owner Occupied ≤ 80%LVR)																																																																								

¹VALUATION FEE: Major metro only. Other areas may be a higher fee. Fee will increase by quotation if property value is \$1,000,000 or higher. ²Additional legal sundry costs may apply. ⁴If Construction exceeds 12 months, a monthly Risk Fee (1/12th of initial Risk Fee) will be charged until construction is complete. ⁵Multi Dwelling excludes duplex.

Max Loan Size vs LVR: see Postcode Guide for details on classification

MAX LVR	95%		95%	
	METRO	NON-METRO	ICHD	REGIONAL
0 – 70.00	\$2,500,000	\$2,000,000	\$1,750,000	\$1,250,000
70.01 – 80.00	\$2,500,000	\$1,500,000	\$1,500,000	\$1,000,000
80.01 – 90.00	\$2,000,000	\$1,000,000		
90.01 – 95.00	\$1,500,000			

Amounts stated are for Established Properties only, different limits apply for Construction. Min 35m² excluding balcony, storage or carpark. Depends on whether LMI will consider security to determine if max LVR is insured /uninsured. Unclassified Max 75% LVR.

LOAN TERM & REPAYMENTS: 30 years P&I or 5 years IO then 25 years P&I^{6,7}

⁶Construction loan term is 1 year IO then 29 years P&I. ⁷NDIS Term is 25 years.

CASH OUT: Considered on a case by case basis, up to 80%. Not available for Construction. Cash Out Not available for Special

FEATURES: 100% Offset. Internet and Phone Banking (free unlimited transactions). No Early Repayment Penalties. Redraw Available. Set-up costs can potentially be capitalised.

AAA EXPAT Products

VER 12.2 071223

NDIS SIMPLE REFI EXPAT ONLY RBA TRACKER EXPAT ONLY

		Domestic Expat		Expat		RBA Tracker REVISED		
		Overseas income is used for servicing, but net AUD Income from AU Citizens, PRs or TRs covers all AUD debts		Any AU Citizen, PR or TR applicant that requires Foreign Income to cover Australian Debt Obligations				
		Standard Variable		Standard Variable		Standard Variable		
		Owner Occupied / Investment		Owner Occupied / Investment		Owner Occupied / Investment		
		rate	comparison	rate	comparison	rate	comparison	
P&I ≤ \$2million	≤ 70% LVR	7.00	7.55	7.50	7.95	≤70%	7.23 (RBA + 2.88)	7.75
	≤ 75% LVR	7.10	7.67	7.60	8.08	≤75%	7.53 (RBA + 3.18)	8.07
	≤ 80% LVR					≤80%	7.83 (RBA + 3.48)	8.39
	≤ 85% LVR	7.40	8.02	7.90	8.51	≤85%	8.13 (RBA + 3.78)	8.71
INTEREST ONLY <small>Max 75%</small>	+0.40		+0.40		+0.40			
JUMBO LOADING	\$2,000,001 – \$2,500,000 <small>[Max 80% LVR]</small>		\$2,000,001 – \$2,500,000 <small>[Max 80% LVR]</small>		\$2,000,001 – \$2,500,000 <small>[Max 80% LVR]</small>			
	+0.50		+0.50		+0.50			
LOAN TERM & REPAYMENTS	359 months P&I# or 60 months IO then 299 months P&I#							

* 1st Month is not included in max term calculations.

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Estimated Fees

	Domestic Expat				Expat				Expat RBA Tracker			
VALUATION FEE	\$275.00 ¹				\$275.00 ¹				\$275.00 ¹			
TRANSLATION FEE	TBA				TBA				TBA			
LENDER LEGAL FEE	\$300.00 ³				\$300.00 ³				\$300.00 ³			
SETTLEMENT FEE	\$350.00				\$350.00				\$350.00			
ANNUAL FEE	\$495.00				\$495.00				\$495.00			
		≤ \$1,500,000	≤ \$2,000,000	≤ \$2,500,000		≤ \$1,500,000	≤ \$2,000,000	≤ \$2,500,000		≤ \$1,500,000	≤ \$2,000,000	≤ \$2,500,000
LENDER RISK FEE	≤70%	0.50%	1.00%	1.50%	≤70%	0.50%	1.00%	1.50%	≤70%	0.25%	0.50%	1.00%
	≤75%	1.00%	1.50%	2.00%	≤75%	1.00%	1.50%	2.00%	≤75%	0.75%	1.00%	1.50%
	≤80%	1.50%	2.00%	2.50%	≤80%	1.50%	2.00%	2.50%	≤80%	1.25%	1.50%	2.00%
	≤85%	2.00%	2.50%	-	≤85%	2.00%	2.50%	-	≤85%	1.75%	2.00%	-
POSSIBLE FEE LOADINGS	+ 1.00% If Multi-Dwelling (excludes duplex) / co-living properties				+ 1.00% If Multi-Dwelling (excludes duplex) / co-living properties				+ 1.00% If Multi-Dwelling (excludes duplex) / co-living properties			

¹ VALUATION FEE: Major metro only. Other areas may be a higher fee. Fee will increase by quotation if property value is \$1,000,000 or higher. ³ Additional legal sundry costs may apply.

Max Loan Size & LVR by Location: see Postcode Guide for details on classification

	Domestic Expat				Expat			
	INNER CITY	METRO	NON-METRO	REGIONAL	INNER CITY	METRO	NON-METRO	REGIONAL
0 – 80.00	\$1,750,000	\$2,500,000	\$2,000,000	\$1,250,000	\$1,750,000	\$2,500,000	\$2,000,000	\$1,250,000
80.01 – 85.00	\$1,500,000	\$2,000,000	\$1,500,000	\$1,000,000	\$1,500,000	\$2,000,000	\$1,500,000	\$1,000,000

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¹ Comparison rate based off a loan of \$150,000 over a term of 25 years. WARNING: This comparison rate applies only to the examples given. Different amounts and terms will result in different comparison rates. Borrowers must meet the credit criteria at the time of application. Credit Assessment will be performed on the basis of information provided by the borrower and credit verification.

AAA EXPAT Construction Products

VER 12.2 071223

NDIS RBA TRACKER EXPAT ENDS

		Domestic Expat		Expat			
		Construction Variable		Construction Variable		Construction RBA Tracker REVISED	
		Owner Occupied / Investment		Owner Occupied / Investment		Owner Occupied / Investment	
		rate	comparison	rate	comparison	rate	comparison
P&I ≤ \$1.5million	≤ 70% LVR	7.80	8.42	8.30	8.91	≤70%	7.23 (RBA + 2.88) 7.89
	≤ 75% LVR	7.90	8.57	8.40	9.06	≤75%	7.53 (RBA + 3.18) 8.20
	≤ 80% LVR					7.83 (RBA + 3.48) 8.52	
	≤ 85% LVR	8.20	8.88	8.70	9.37	≤85%	8.13 (RBA + 3.78) 8.81
INTEREST ONLY		During Construction period, loan is Interest Only. If IO is required beyond construction period, IO rate loading will apply.					
JUMBO LOADING		\$1,500,001 – \$2,000,000 [NDIS ONLY]		\$1,500,001 – \$2,000,000 [NDIS ONLY]		\$1,500,001 – \$2,000,000 [NDIS ONLY]	
		+0.00		+0.00		+0.00	
LOAN TERM & REPAYMENTS		12 months (or construction period) IO then 347 months P&I#5					

#NDIS Term is 25 years. #1st Month is not included in max term calculations.

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Estimated Fees

	Domestic Expat Construction	Expat Construction	Expat Construction RBA Tracker	
VALUATION FEE	\$275.00 ¹	\$275.00 ¹	\$275.00 ¹	
TRANSLATION FEE	TBA	TBA	TBA	
LENDER LEGAL FEE	\$300.00 ³	\$300.00 ³	\$300.00 ³	
SETTLEMENT FEE	\$350.00	\$350.00	\$350.00	
CONSTRUCTION PROGRESS VAL FEE	\$725.00 (\$145 per val)	\$725.00 (\$145 per val)	\$725.00 (\$145 per val)	
PROGRESS PAYMENT CONSTRUCTION FEE	\$1,500.00	\$1,500.00	\$1,500.00	
ANNUAL FEE	\$495.00	\$495.00	\$495.00	
LENDER RISK FEE	Domestic Expat Construction		Construction RBA Tracker	
	≤ 70% LVR	1.50%	≤ 70% LVR	2.00%
	≤ 75% LVR	2.00%	≤ 75% LVR	2.50%
	≤ 80% LVR	2.50%	≤ 80% LVR	3.00%
	≤ 85% LVR	3.00%	≤ 85% LVR	3.50%
POSSIBLE FEE LOADINGS	+ 1.00% If Multi-Dwelling (excludes duplex) / co-living properties		+ 1.00% If Multi-Dwelling (excludes duplex) / co-living properties	
	+ 1.00% If NDIS* Construction >\$1.5m and ≤\$2m		+ 1.00% If NDIS* Construction >\$1.5m and ≤\$2m	

¹ VALUATION FEE: Major metro only. Other areas may be a higher fee. Fee will increase by quotation if property value is \$1,000,000 or higher. ³ Additional legal sundry costs may apply. *only NDIS Construction available to \$2,000,000.

Max Loan Size & LVR by Location: see Postcode Guide for details on classification

Domestic Expat Construction & Expat Construction				
	INNER CITY	METRO & NON-METRO	REGIONAL	NDIS
0 – 60.00				
60.01 – 70.00	\$1,500,000	\$1,500,000	\$1,000,000	\$2,000,000
70.01 – 75.00				
75.01 – 80.00				
80.01 – 85.00	-	\$1,000,000	\$850,000	

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AAA Financial Corporation PTY LTD Australian Credit License 376872. ¹ Comparison rate based off a loan of \$150,000 over a term of 25 years. WARNING: This comparison rate applies only to the examples given. Different amounts and terms will result in different comparison rates. Borrowers must meet the credit criteria at the time of application. Credit Assessment will be performed on the basis of information provided by the borrower and credit verification.

AAA 2024 Non-Resident Products

VER 11.4 120324

NDIS
 ALT DOC
 SOPHISTICATED INVESTOR
 SIMPLE REFI
 RBA TRACKER

		Standard Variable		RBA Tracker REVISED	
LVR		borrower rate	comparison	borrower rate	comparison
P&I ≤ \$2million	≤ 65%	8.28	8.80	7.83 (RBA + 3.48)	8.35
	≤ 70%	8.58	9.12	8.13 (RBA + 3.78)	8.67
	≤ 75%	8.88	9.49	8.43 (RBA + 4.08)	8.99
	≤ 80%			8.73 (RBA + 4.38)	9.30
	≤ 85%				
JUMBO LOADINGS		\$1,500,001 – \$2,000,000 <small>[Max 85% LVR]</small>	\$2,000,001 – \$2,500,000 <small>[Max 80% LVR]</small>	\$1,500,001 – \$2,000,000 <small>[Max 85% LVR]</small>	\$2,000,001 – \$2,500,000 <small>[Max 80% LVR]</small>
		+0.00	+0.50	+0.00	+0.50
INTEREST ONLY ≤ 75% LVR [†]		+0.40		+0.40	
NDIS [^]		+0.00		+0.00	

[†]Interest Only Max \$1,500,000. Max 3 years IO for variable loans. Fixed Rates max 5 years IO if rate is 5 year fixed.
[^]Alt Doc: Max 70% LVR

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Estimated Fees

VALUATION FEE	\$275.00 ¹			
LENDER LEGAL FEE	\$300.00 ³			
SETTLEMENT FEE	\$550.00			
APPLICATION FEE	waived			
ANNUAL FEE	\$499.00			
LENDER RISK FEE		≤\$1,500,000	≤\$2,000,000	≤\$2,500,000
	≤70% LVR	0.50%	1.00%	1.50%
	≤75% LVR	1.00%	1.50%	2.00%
	≤80% LVR	1.50%	2.00%	2.50%
	≤85% LVR	2.00%	2.50%	n/a
FEE LOADINGS	+ 1.00% If Multi-Dwelling (excludes duplex) / co-living properties			

VALUATION FEE	\$275.00 ¹			
LENDER LEGAL FEE	\$300.00 ³			
SETTLEMENT FEE	\$550.00			
APPLICATION FEE	waived			
ANNUAL FEE	\$499.00			
LENDER RISK FEE		≤\$1,500,000	≤\$2,000,000	≤\$2,500,000
	≤70% LVR	0.25%	0.50%	1.00%
	≤75% LVR	0.75%	1.00%	1.50%
	≤80% LVR	1.25%	1.50%	2.00%
	≤85% LVR	1.75%	2.00%	n/a
Fee Loadings	+ 1.00% If Multi-Dwelling (excludes duplex) / co-living properties			

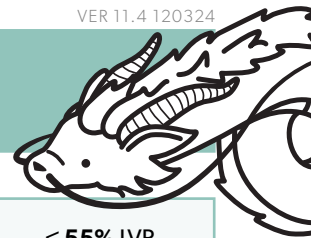
¹VALUATION FEE: Major metro only. Other areas maybe a higher fee. Fee will increase by quotation if property value is \$1,000,000 or higher. ³Additional legal sundry costs may apply.

Max Loan Size vs LVR: see Postcode Guide for details on classification

	ESTABLISHED			SOPHISTICATED INVESTOR		
	SYD/MEL INNER CITY & METRO	OTHER INNER CITY & METRO	NON-METRO /REGIONAL	SYD/MEL INNER CITY & METRO	OTHER INNER CITY & METRO	NON-METRO /REGIONAL
0 – 60.00	2,500,000			1,500,000		
55.01 – 65.00						
65.01 – 70.00						
70.01 – 75.00						
75.01 – 80.00						
80.01 – 85.00	2,000,000			-		

Limits shown are for Non-Resident Standard products, Higher limits apply for RBA Tracker products
ICHD Max 80% LVR. WA, TAS & NT Max LVR 80%.

AAA Non-Resident 2024: Product Details



MAX LVR	≤ 85% LVR	≤ 75% LVR	≤ 70% LVR	≤ 65% LVR	≤ 55% LVR
ACCEPTABLE SECURITY SIZES	≥ 50m ² (metro only)	<50m ²	<40m ² (no studio)		
INTEREST ONLY	Interest Only Max 75% and \$1,500,000. Max 3 years IO for variable loans.				
TERM	359 months P&I <small>NDIS Term is 25 years.</small>				
LOAN FEATURES	100% Offset. Internet and Phone Banking (free unlimited transactions). No Early Repayment Penalties. Redraw Available. Set-up costs can potentially be capitalised.				
ACCEPTABLE INCOME COUNTRIES	Australia, Brazil, Brunei, Canada, China, France, Germany, Hong Kong, India, Indonesia, Japan, Macau, Malaysia, Mexico, New Zealand, Philippines, Qatar, Saudi Arabia, Singapore, South Africa, South Korea, Switzerland, Taiwan, United Kingdom (England, Scotland, Wales, Northern Ireland), United Arab Emirates, United States of America, Vietnam, and any other European Commission countries not specified. (this list is subject to change)				
CASH OUT	Available for acceptable purposes.				
NDIS PROPERTIES	<ul style="list-style-type: none"> • MAX Loan Term for NDIS properties is 300 months / 25 years • No Interest Only for NDIS loans 				
INCOME SOURCE	Full Doc/Alt Doc/Sophisticated Investor/Simple Refi				
OTHER NOTES	<ul style="list-style-type: none"> • Borrower(s) must have clear credit history. • Max loans per borrowing entity is \$4,000,000. • NT/TAS/WA MAX 80%LVR (established properties only). 				
RBA TRACKER	<p>The RBA Tracker is a variable rate with transparency. The rate is tied to the Reserve Bank of Australia's (RBA) cash rate, plus a locked in margin derived from the cost of funds at the time. Knowing how the rate is structured means you know exactly how it will move, whether up or down. For more information see our fact sheet.</p>				

AAA Non-Resident Construction Products

NDIS RBA TRACKER

REVISED

Construction ^{C11} Variable		Construction ^{C11} RBA Tracker				
LVR	borrower rate	comparison	borrower rate	comparison		
P&I ≤ \$1.5 million	≤ 65%	9.08	9.68	≤ 65%	7.83 (RBA + 3.48)	8.48
	≤ 70%	9.38	9.64	≤ 70%	8.13 (RBA + 3.78)	8.80
	≤ 75%			≤ 75%	8.43 (RBA + 4.08)	9.12
	≤ 80%	9.68	9.66	≤ 80%	8.73 (RBA + 4.38)	9.44
	≤ 85%		9.97	≤ 85%		
INTEREST ONLY	During Construction period, loan is Interest Only. If IO is required beyond construction period, established IO rate loading will apply.					
NDIS [^]	+0.00		+0.00			

Standard Construction Rates include a Construction loading of 0.80%. This Rate loading will be removed once construction is complete. During Construction, loan is Interest Only. If IO is required beyond construction, IO rate loading will apply.
[^]NDIS: Max \$2 million.

fixed rates unavailable while under construction

Estimated Fees

	Construction ≤ \$1,500,000	Construction RBA Tracker ≤ \$1,500,000
PROGRESS VAL FEE	\$145.00 (per val, typically x5)	\$145.00 (per val, typically x5)
PROGRESS PAYMENT CONSTRUCTION FEE	\$1,500.00	\$1,500.00
VALUATION FEE	\$275.00 ¹	\$275.00 ¹
LENDER LEGAL FEE	\$300.00 ³	\$300.00 ³
SETTLEMENT FEE	\$550.00	\$550.00
APPLICATION FEE	waived	waived
ANNUAL FEE	\$499.00	\$499.00
LENDER RISK FEE	≤ 70% LVR	1.50%
	≤ 75% LVR	2.00%
	≤ 80% LVR	2.50%
	≤ 85% LVR	3.00%
	POSSIBLE FEE LOADINGS	+ 1.00% If Multi-Dwelling (excludes duplex) / co-living properties
	+ 1.00% If NDIS [^] Construction > \$1.5m and ≤ \$2m	+ 1.00% If NDIS [^] Construction > \$1.5m and ≤ \$2m

¹VALUATION FEE: Major metro only. Other areas maybe a higher fee. Fee will increase by quotation if property value is \$1,000,000 or higher.

³Additional legal sundry costs may apply. [^]only NDIS Construction available to \$2,000,000.

Max Loan Size vs LVR: see Postcode Guide for details on classification

	CONSTRUCTION		
	SYD/MEL INNER CITY & METRO, OTHER INNER CITY & METRO	NON-METRO / REGIONAL	NDIS
0 – 60.00	1,500,000		2,000,000
55.01 – 65.00		850,000	
65.01 – 70.00			
70.01 – 75.00		750,000	
75.01 – 80.00			
80.01 – 85.00		-	

ICHD Max 80% LVR. WA, TAS & NT Max LVR 80%.

AAA NR Construction: Product Details

MAX LVR	85% LVR
TERM	359 months
REPAYMENTS	IO up to 12 months or during construction. P&I 347 months there after
INTEREST ONLY	Construction has 12 months Interest Only as standard. Extended IO is available, 3 years total Interest Only. IO Rate loading will apply
LOAN FEATURES	100% Offset. Internet and Phone Banking (free unlimited transactions). No Early Repayment Penalties. Redraw Available after construction. Set-up costs can potentially be capitalised.
ACCEPTABLE COUNTRIES	Australia, Brazil, Brunei, Canada, China, France, Germany, Hong Kong, India, Indonesia, Japan, Macau, Malaysia, Mexico, New Zealand, Philippines, Qatar, Saudi Arabia, Singapore, South Africa, South Korea, Switzerland, Taiwan, United Kingdom (England, Scotland, Wales, Northern Ireland), United Arab Emirates, United States of America, Vietnam, and any other European Commission countries not specified. (this list is subject to change)
CASH OUT	Available for acceptable purposes.
NDIS CONSTRUCTION	<ul style="list-style-type: none"> • Interest Only is not available after construction for NDIS. • MAX Loan Term for NDIS properties is 300 months / 25 years • MAX 85% LVR and MAX loan size \$2mil
INCOME SOURCE	Only Full Doc Acceptable
OTHER NOTES	<ul style="list-style-type: none"> • Borrower(s) must have clear credit history. • Max loans per borrowing entity is \$4,000,000. • NT/TAS/WA Max LVR 80%. Inner City and Major Metro only. See acceptable postcode list for specifics.
RBA TRACKER	<p>The RBA Tracker is a variable rate with transparency.</p> <p>The rate is tied to the Reserve Bank of Australia's (RBA) cash rate, plus a locked in margin derived from the cost of funds at the time. Knowing how the rate is structured means you know exactly how it will move, whether up or down. For more information see our fact sheet.</p>

AAA SMSF Residential Products Self Managed Super Fund Investment Loan

NEW

Residential Fixed Rate Special[#]

Available for 3, 4 or 5 year Fixed
Max 80% LVR & ≤ \$2,000,000. Limited Time Only

rate	comparison
7.69	8.17

	SMSF 90		SMSF 85		SMSF 80		SMSF 70	
	rate	comparison	rate	comparison	rate	comparison	rate	comparison
MAX LVR	90%		85%		80%		70%	
VARIABLE RATE	8.25	8.46	7.85	8.41	7.55	7.99	7.25	7.69
JUMBO LOADING	+0.50 \$2,000,001 – \$3,000,000							
INTEREST ONLY [*]	+0.40							

^{*}Interest Only MAX 75% LVR, not available on NDIS loans.

[#]FIXED SPECIAL: Offset benefit and redraw limit \$20,000 p.a.

[Click to see our latest fixed rates online](#)

Estimated Fees

VALUATION FEE	\$275.00 ¹	
LENDER LEGAL FEE	\$595.00	
APPLICATION FEE	NIL	
RISK FEE	≤ 80% LVR	0%
	≤ 85% LVR	2.50%
	≤ 90% LVR	3.50%
ANNUAL FACILITY FEE	\$395.00	

¹VALUATION FEE: Metro and Non-Metro only. Other areas may be a higher fee. Fee will increase by quotation if property value is \$1,000,000 or higher.

Max Loan Size vs LVR: see Postcode Guide for details on classification

	METRO	NON-METRO	INNER CITY	REGIONAL / UNCLASSIFIED
	MAX 90%		MAX 80%	MAX 75%
0 – 70.00	\$2,500,000	\$2,500,000	\$2,000,000	\$1,500,000
70.01 – 80.00		\$2,000,000	\$1,750,000	n/a
80.01 – 90.00	\$1,350,000	\$1,250,000	n/a	

Specs

NOTES	<ul style="list-style-type: none"> • PAYG or Self-Employed acceptable. • Redraw available on a case-by-case basis. • No cash out. • Interest Only available up to 10 years (5+5), limited to 75% LVR. Rate loading applies. 		
LOAN TERM	359 Months or NDIS 25 years		
MIN & MAX BORROWING		P&I	Interest Only
	Minimum individual loan	\$50,000	\$50,000
	Maximum individual loan	\$3,000,000	\$1,500,000
	Maximum aggregate loans per borrower	\$4,000,000	

aaafin.com.au

AAA SMSF Commercial Products Self Managed Super Fund Investment Loan

NEW	Commercial Fixed Rate Special[#] Available for 3, 4 or 5 year Fixed Max 80% LVR & ≤ \$2,000,000. Limited Time Only		rate	comparison
			7.99	8.58
	SMSF C 80		SMSF C 70	
	rate	comparison	rate	comparison
MAX LVR	80%		70%	
VARIABLE RATE	8.05	8.46	7.75	8.16
JUMBO LOADING	+0.50 \$2,000,001 – \$3,000,000			
INTEREST ONLY [^]	+0.40			

[^] MAX 75% LVR for Interest Only. [#]FIXED SPECIAL: Offset benefit and redraw limit \$20,000 p.a.

Estimated Fees

VALUATION FEE	TBA
LENDER LEGAL FEE	\$595.00
APPLICATION FEE	NIL
LENDER RISK FEE	0.00%
ANNUAL FACILITY FEE	\$395.00

Lender legal fee will apply. Fee depends on SMSF structure.

Acceptable Commercial Securities

	Principle & Interest	Interest Only	
MAX LVR vs. PROPERTY TYPE	80%	75%	Commercial: Torrens Title, Strata Title. Industrial: Owner Occupied or Leased. Industrial: Tenants. Retail: Owner Occupied, Leased, Tenants, Torrens Title, Strata Title. Residential ≥3 or more on one title. Medical / Dental Suites.
	75%	70%	Serviced Apartments. Display / Exhibition Homes.
	70%	65%	Childcare Centre. Boarding Houses. Retirement Units. Student Accommodation.

Max Loan Size vs LVR: see Postcode Guide for details on classification

	METRO	NON-METRO	INNER CITY	REGIONAL / UNCLASSIFIED
	MAX 80%		MAX 80%	MAX 70%
0 – 70.00	\$3,000,000	\$2,500,000	\$2,000,000	\$1,500,000
70.01 – 80.00	\$2,500,000	\$2,000,000	\$1,750,000	n/a

Commercial SMSF Specifications

NOTES	<ul style="list-style-type: none"> • PAYG or Self-Employed acceptable. • Interest Only available available up to 10 years (5+5), limited to 75% LVR. Rate loading applies. • Available for Refinance or Purchase. • 359 Months Loan Term. • Redraw available on a case-by-case basis. • No cash out. 		
MIN & MAX BORROWING		P&I	Interest Only
	Minimum individual loan	\$50,000	\$50,000
	Maximum individual loan	\$3,000,000	\$1,500,000
	Maximum aggregate loans per borrower	\$4,000,000	

AAA postcode guide: All products



High Risk Postcodes (max LVR 80%)				
NSW 2570, 2834, 2835, 2880.	QLD 4184, 4413, 4415, 4455, 4581, 4615, 4671, 4680, 4702, 4709, 4717, 4718, 4720, 4721, 4723, 4742, 4743, 4744, 4745, 4746, 4801, 4803, 4804, 4805, 4820, 4825, 4874.	SA 5221, 5601, 5722, 5723, 5725.	WA 6225, 6254, 6390, 6429, 6430, 6432, 6438, 6440, 6442, 6443, 6620, 6642, 6707, 6710, 6713, 6714, 6716, 6718, 6720, 6721, 6722 , 6728, 6743, 6751, 6753, 6754, 6758, 6760, 6762, 6770, 6799.	TAS 7253, 7467, 7469, 7470.

NOTE: If security property is located in a High Risk Postcode, it will need an exception approval to be considered.

State	Metro (Category 1)	Non-Metro (Category 2)	Regional (Category 3)
NSW	2000, 2007 – 2011, 2015 – 2050, 2052, 2060 – 2077, 2079 – 2090, 2092 – 2097, 2099 – 2122, 2125 – 2138, 2140 – 2148, 2150 – 2168, 2170 – 2179, 2190 – 2200, 2203 – 2214, 2216 – 2234, 2563 – 2569, 2572 – 2573, 2745, 2747 – 2750, 2752 – 2754, 2756 – 2763, 2765 – 2770, 2773 – 2774, 2776 – 2780, 2782 – 2785.	2250 – 2251, 2256 – 2265, 2280 – 2285, 2287, 2289 – 2291, 2295, 2298 – 2300, 2303 – 2305, 2309, 2315 – 2327, 2330, 2333, 2335, 2337, 2340, 2350, 2360, 2370, 2380, 2390, 2400, 2422, 2428 – 2431, 2440, 2443 – 2448, 2450, 2452, 2454, 2456, 2460, 2463 – 2464, 2470, 2474, 2477 – 2478, 2480 – 2487, 2489, 2500, 2502, 2505 – 2506, 2508, 2515 – 2519, 2525 – 2530, 2533 – 2537, 2539 – 2541, 2546, 2548, 2550, 2555 – 2557, 2560, 2571, 2574 – 2577, 2580, 2582, 2590, 2594, 2611, 2619 – 2621, 2624, 2630, 2640 – 2641, 2646, 2650, 2663, 2666, 2680, 2705, 2710, 2720, 2731, 2790, 2794 – 2795, 2800, 2820, 2830, 2850, 2870 – 2871, 2880.	2267, 2278, 2286, 2292 – 2297, 2306 – 2308, 2312, 2328 – 2329, 2334, 2336, 2338, 2341, 2343, 2346 – 2347, 2352 – 2354, 2357 – 2358, 2365, 2371 – 2372, 2381 – 2382, 2388, 2402, 2404, 2409, 2420 – 2421 2423, 2425, 2427, 2439, 2441, 2449, 2453, 2455, 2462, 2466, 2469, 2471 – 2473, 2479, 2488, 2538, 2545, 2549, 2551, 2578 – 2579, 2581, 2583, 2586 – 2587, 2618, 2622, 2627 – 2628, 2632, 2642 – 2644, 2647 – 2648, 2651 – 2653, 2655 – 2656, 2658, 2660, 2665, 2669, 2671 – 2672, 2675, 2681, 2700 – 2701, 2706 – 2707, 2711 – 2717 2722, 2729 – 2730, 2732, 2738 – 2739, 2775, 2786 – 2787, 2798 – 2799, 2804, 2810, 2821, 2823 – 2825, 2827, 2829, 2831 – 2835, 2839 – 2840, 2843 – 2845, 2847 – 2849, 2852, 2866, 2869, 2877.
ACT	2600 – 2609, 2611 – 2612, 2614 – 2615, 2617, 2900, 2902 – 2906, 2911 – 2914.	2619 – 2620.	2618.
VIC	3000, 3002 – 3006, 3008, 3011 – 3013, 3015 – 3016, 3018 – 3034, 3036 – 3068, 3070 – 3076, 3078 – 3079, 3081 – 3085, 3087 – 3091, 3093 – 3097, 3099, 3101 – 3109, 3111, 3113 – 3116, 3121 – 3156, 3158 – 3163, 3165 – 3175, 3177 – 3202, 3204 – 3207, 3211, 3335 – 3338, 3429, 3750, 3752, 3754 – 3755, 3757, 3759, 3761, 3765 – 3767, 3770, 3775, 3777, 3781 – 3783, 3785 – 3789, 3791 – 3793, 3795 – 3796, 3802 – 3810, 3910 – 3913, 3915 – 3916, 3918 – 3920, 3926 – 3931, 3933 – 3934, 3936 – 3944, 3975 – 3978.	3212, 3214 – 3220, 3222 – 3224, 3226, 3228, 3250, 3280, 3300, 3305, 3331, 3340, 3350 – 3352, 3355 – 3356, 3358, 3377, 3380, 3400, 3434, 3437, 3442, 3444, 3450 – 3451, 3465, 3496, 3498, 3500, 3550 – 3551, 3555 – 3556, 3564, 3579, 3585, 3616, 3620, 3629 – 3631, 3636, 3644, 3658, 3660, 3672, 3677 – 3678, 3690 – 3691, 3722, 3730, 3756, 3764, 3799, 3812, 3818, 3820, 3824 – 3825, 3840, 3844, 3850 – 3851, 3860, 3875, 3909, 3922, 3953, 3984, 3995 – 3996.	3213, 3225, 3227, 3230 – 3233, 3240 – 3241, 3249, 3260, 3264 – 3266, 3268, 3272, 3277, 3281 – 3285, 3301, 3304, 3311 – 3312, 3315, 3318, 3321, 3332, 3341 – 3342, 3345, 3357, 3363 – 3364, 3370, 3373, 3381, 3401, 3414, 3418, 3431, 3435, 3438, 3440 – 3441, 3446, 3453, 3458, 3460 – 3464, 3467, 3472, 3478, 3490, 3501, 3505, 3517 – 3518, 3328, 3393, 3427, 3480, 3515, 3549, 3608, 3634, 3664, 3675, 3758, 3842, 3862, 3885, 3925, 3523, 3525, 3561, 3568, 3610, 3612, 3638, 3641, 3666, 3669, 3683, 3685, 3687 – 3701, 3707, 3713 – 3714, 3717, 3723, 3737, 3740 – 3741, 3747, 3749, 3753, 3763, 3797, 3814 – 3816, 3821, 3823, 3831, 3847, 3854, 3858, 3869 – 3871, 3878, 3880, 3882, 3888, 3892, 3904, 3950 – 3951, 3956, 3959 – 3960, 3971, 3980 – 3981, 3987.

AAA postcode guide: All products



State	Metro (Category 1)	Non-Metro (Category 2)	Regional (Category 3)
QLD	4000, 4005 – 4014, 4017 – 4022, 4030 – 4032, 4034 – 4037, 4051 – 4055, 4059 – 4061, 4064 – 4070, 4072 – 4078, 4101 – 4125, 4127 – 4133, 4151 – 4161, 4163 – 4165, 4169 – 4174, 4178 – 4179, 4205, 4300 – 4305, 4500 – 4512, 4514, 4516, 4520 – 4521.	4184, 4207 – 4221, 4223 – 4228, 4280, 4285, 4306, 4310 – 4311, 4340 – 4341, 4343, 4350, 4352, 4356, 4370, 4380, 4390, 4401, 4405, 4413, 4455, 4471, 4518 – 4519, 4551 – 4553, 4555 – 4567, 4570, 4573, 4575, 4610, 4615, 4650, 4655, 4660, 4670 – 4671, 4680, 4700 – 4703, 4715, 4720, 4737, 4740 – 4741, 4744, 4750, 4800, 4802, 4805, 4807, 4810 – 4818, 4820, 4825, 4850, 4854, 4857, 4860, 4865, 4868 – 4871, 4873 – 4875, 4877 – 4879, 4881, 4883, 4892.	4183, 4270 – 4272, 4275, 4307, 4309, 4312 – 4313, 4342, 4344, 4347, 4354 – 4355, 4357 – 4359, 4361 – 4362, 4373, 4385, 4387, 4400, 4406, 4410, 4415, 4420 – 4421, 4465, 4470, 4472, 4487, 4490, 4515, 4550, 4554, 4568 – 4569, 4572, 4574, 4580 – 4581, 4601, 4605 – 4606, 4614, 4621, 4625 – 4626, 4630, 4659, 4674, 4677, 4695, 4709 – 4711, 4714, 4717 – 4719, 4721 – 4723, 4725, 4730, 4738, 4742, 4745 – 4746, 4751, 4753 – 4754, 4799, 4803 – 4804, 4806, 4808 – 4809, 4819, 4821, 4824, 4830, 4849, 4852, 4858, 4861, 4872, 4876, 4881 – 4882, 4884 – 4885, 4887 – 4888, 4890, 4895.
SA	5000, 5006 – 5025, 5031 – 5035, 5037 – 5052, 5061 – 5070, 5072 – 5076, 5081 – 5098, 5106 – 5117, 5120 – 5121, 5125 – 5127, 5134, 5136 – 5138, 5140 – 5142, 5144, 5150 – 5152, 5154 – 5156, 5158 – 5174.	5118, 5153, 5211, 5214, 5251 – 5253, 5255, 5271, 5280, 5290 – 5291, 5333, 5341, 5351 – 5352, 5355, 5501, 5540, 5554, 5600, 5606, 5608, 5700.	5157, 5172, 5201, 5203 – 5204, 5210, 5212 – 5213, 5223, 5231, 5233 – 5235, 5238, 5241 – 5242, 5244 – 5245, 5250, 5254, 5256, 5259 – 5260, 5264, 5267 – 5268, 5275 – 5277, 5322, 5330, 5340, 5342 – 5343, 5345, 5353, 5360, 5371 – 5374, 5412, 5417, 5422, 5433, 5453, 5461, 5491, 5502, 5522 – 5523, 5556, 5558, 5571, 5573, 5575 – 5576, 5602, 5605, 5607, 5609, 5631, 5640 – 5641, 5680, 5690, 5710, 5723, 5725.
WA	6000, 6003 – 6012, 6014 – 6038, 6050 – 6074, 6076 – 6079, 6081 – 6082, 6090, 6100 – 6112, 6121 – 6126, 6147 – 6176, 6182.	6084, 6180, 6208, 6210 – 6211, 6225, 6230, 6232 – 6233, 6258, 6280 – 6281, 6285, 6330, 6333, 6401, 6430, 6432, 6450, 6530, 6532, 6701, 6714, 6722, 6725 – 6726, 6728, 6743, 6753.	6041, 6044, 6083, 6207, 6209, 6215, 6220, 6224, 6236 – 6237, 6239, 6244, 6255, 6260, 6271, 6275, 6282, 6284, 6290, 6302, 6304, 6306, 6308, 6312, 6315, 6317, 6324, 6375, 6390 – 6391, 6395, 6407, 6410, 6415, 6431, 6440, 6442, 6502 – 6503, 6510, 6516, 6525, 6535 – 6536, 6556, 6558, 6560, 6562, 6566, 6603, 6642, 6707, 6710, 6712 – 6713, 6718, 6720 – 6721, 6740, 6751, 6754, 6758, 6765, 6770.
TAS	7000, 7004 – 7005, 7007 – 7012, 7015 – 7019, 7021, 7025, 7050, 7052 – 7055, 7170 – 7173.	7030, 7109, 7140, 7248 – 7250, 7277, 7304, 7307, 7310, 7315 – 7316, 7320, 7325, 7330.	7020, 7112 – 7113, 7116, 7120, 7150, 7190, 7210, 7212, 7215 – 7216, 7252 – 7253, 7256, 7260, 7262, 7268, 7270, 7275, 7290, 7300 – 7303, 7305 – 7306, 7321 – 7322, 7467.
NT	0800, 0810, 0812, 0820, 0828 – 0830, 0832, 0834 – 0836.	0822, 0850, 0852, 0870, 0872, 0880.	0860, 0873, 0875, 0886.

High Density	
NSW	2000, 2017, 2018, 2020, 2077, 2113, 2114, 2121, 2127, 2141, 2142, 2144, 2145, 2150, 2155, 2160, 2170, 2220, 2241, 2250, 2750.
VIC	3000, 3003, 3004, 3006, 3008, 3011, 3066, 3122, 3123, 3128, 3141, 3145, 3169.
QLD	4000, 4001, 4002, 4003, 4004, 4006, 4101, 4209, 4215, 4217, 4218.
SA	5000.
WA	6000, 6001, 6002.
NT	0800.
TAS	7000.

Inner-City	
NSW	2000 – 2005
VIC	3000 – 3010, 8000 – 8399
QLD	4000 – 4004, 9000 – 9299
SA	5000 – 5005
WA	6000 – 6004
TAS	7000 – 7003

Unclassified	
Considered on a case-by-case basis.	