

# 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](mailto:application@aaafin.com.au).



## AUSTRALIAN INCOME

**Australian Prime Standard**

FROM **6.29** % p.a. | **6.35** %<sup>1</sup> p.a.

variable principal & interest | comparison rate

Easy Refi Special from 5.94%

**Australian Prime Construction**

FROM **6.69** % p.a. | **6.80** %<sup>1</sup> p.a.

variable principal & interest | comparison rate

**Self Managed Super Funds**

FROM **7.10** % p.a. | **7.55** %<sup>1</sup> p.a.

variable principal & interest | comparison rate

Easy Refi Special from 6.94%

0% Interest Only loading Special

**Commercial Easy Refi**

FROM **7.84** % p.a.

variable principal & interest

## OVERSEAS INCOME

FROM **6.83** % p.a. | **7.34** %<sup>1</sup> p.a.

RBA Tracker P&I | comparison rate

**Expatriate Established & Construction**

FROM **7.23** % p.a. | **7.75** %<sup>1</sup> p.a.

RBA Tracker P&I | comparison rate

**Non-Resident RBA Tracker**

FROM **7.63** % p.a. | **8.24** %<sup>1</sup> p.a.







RBA Tracker P&I | comparison rate

**Non-Resident Construction**

[aaafin.com.au](http://aaafin.com.au)

<sup>1</sup> 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

Current Specials & Offers	1
Index	2
<b>Determining the Borrower Type</b> Flow Chart	3
Acceptable Visa Numbers	3
<b>Detailed Product Specs</b>	
Australian Prime product details	4 
Expat product details	5-7 
Non-Resident product details	8-11 
SMSF Residential product details	12 
SMSF Commercial product details	13 
Commercial Easy Refinance product details	14 
<b>Additional Reference</b>	
Acceptable Postcode Guide	15

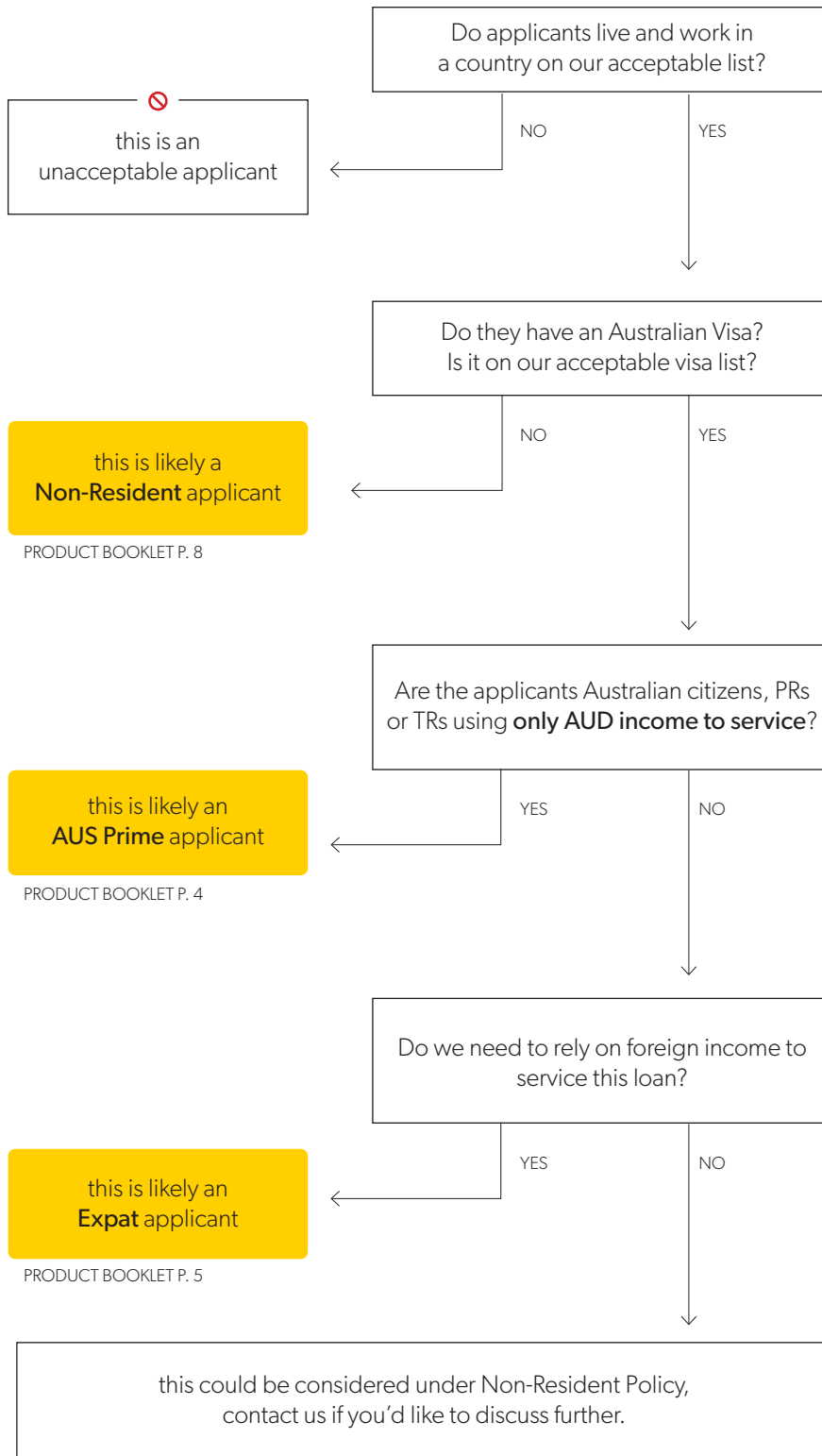
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 Find them online at <http://files.aaafin.com.au/fixed-rates.pdf>



# Determining the borrower type

## Australian Prime, Expat or Non-Resident?

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)

Argentina, Australia, Brazil, Brunei, Canada, China, France, Ghana, Germany, Guam, Hong Kong, India, Israel, Indonesia, Japan, Macau, Malaysia, Mexico, New Caledonia, New Zealand, Oman, Philippines, Qatar, Saudi Arabia, Singapore, South Korea, Switzerland, Taiwan, Thailand, Türkiye, United Kingdom (England, Scotland, Wales, Northern Ireland), United Arab Emirates, United States of America and any other European Union countries not specified in this list. DFAT Sanctioned countries are unacceptable.



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.

\*Applications restricted to 80% LVR for Australian and 70% for Expat/ Non-Resident products.

#### Borrower income currency vs residency status

	BORROWER TYPE & CURRENCY OF BORROWER INCOME			
	AU/NZ Citizen <sup>1</sup>	PRs	TRs	NRs
AUSTRALIAN PRIME	No overseas income used for servicing and residing in Australia/NZ			-
EXPAT	Living in AUS or overseas with AUD income			-
	Citizen, PR or TR living overseas with any foreign sourced income needed for servicing.			co-borrower
	co-applicant living overseas			sole income earner
NON RESIDENT	co-applicant living overseas			sole income earner
	-			all borrowers

Foreign Sourced income will be assumed taxed in country of residence. <sup>1</sup>NZ Citizens earning NZD income are considered equivalent applicants as AUS Citizens.

AU Easy Refi Specials	Owner Occupied		Investment		LIMITED TIME SPECIAL Max 80% LVR. Standard properties & new business only. Owner Occupied or Investment. Easy Refi criteria applies. Applications must be submitted by 16.06.26
	rate	comparison	rate	comparison	
	≤ 70%	6.23	6.29	6.53	
≤ 80%	6.33	6.39	6.63	7.04	

EXTENDED

PRINCIPLE & INTEREST	Standard Established				Standard Construction			
	≤\$3,500,000							
	rate	comparison	rate	comparison	rate	comparison	rate	comparison
	Owner Occupied		Investment		Owner Occupied		Investment	
≤ 70% LVR	6.29	6.35	6.59	7.00	6.69	6.80	6.99	7.44
≤ 80% LVR	6.39	6.45	6.69	7.10	6.79	6.90	7.09	7.54
≤ 85% LVR	6.64	7.16	6.94	7.48	7.04	7.62	7.34	7.94
≤ 90% LVR	6.89	7.47	7.19	7.79	7.29	7.93	7.59	8.24
≤ 95% LVR	7.29	7.56	7.59	7.96	7.69	8.01	7.99	8.41
INTEREST ONLY	+0.40							
NON-STANDARD PROPERTY	+1.50 Case-by-case, contact your BDM before submission							

Interest Only Max 80% O/o and Max 90% LVR Inv. Interest Only loading 0.40% applies during construction and is removed after completion. During Construction repayments are IO. Max construction term 24 months if matching contract. IO available post-construction with loading for investment only. Owner Occupied >80%LVR must convert to P&I after construction. NDIS Term is 25 years. PR & TR Visa Holders restricted to Max 90% LVR. Certain Visas further restricted to 80% LVR, refer to list on page 3.

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## Estimated Fees

Fees stated are indicative only and may differ on actual disbursement.

VALUATION FEE	\$275.00 <sup>2</sup>				
LENDER LEGAL FEE	\$300.00 <sup>3</sup>				
SETTLEMENT FEE	\$350.00				
LMI	NIL				
RISK FEE	Established				
	Construction				
	Owner Occupied	Investment	Owner Occupied	Investment	
	≤80% LVR	0.00%	0.00%	0.00%	0.00%
	≤81% LVR	1.25%	1.75%	1.50%	2.00%
	≤82% LVR	1.50%	2.00%	1.75%	2.25%
	≤83% LVR	1.75%	2.25%	2.00%	2.50%
	≤84% LVR	2.00%	2.50%	2.25%	2.75%
	≤85% LVR	2.25%	2.75%	2.50%	3.00%
	≤86% LVR	2.50%	3.00%	2.75%	3.25%
	≤87% LVR	2.75%	3.25%	3.00%	3.50%
	≤88% LVR	3.00%	3.50%	3.25%	3.75%
	≤89% LVR	3.25%	3.75%	3.50%	4.00%
	≤90% LVR	3.50%	4.00%	3.75%	4.25%
	≤91% LVR	4.00%	4.50%	4.25%	4.75%
	≤92% LVR	4.50%	5.00%	4.75%	5.25%
	≤93% LVR	4.75%	5.25%	5.00%	5.50%
≤94% LVR	5.00%	5.50%	5.25%	5.75%	
≤95% LVR	5.25%	5.75%	5.50%	6.00%	
Non-Standard Property	+1.00%				
CONSTRUCTION FEE	\$750.00				
CONSTRUCTION PROGRESS VAL FEE	\$725.00				
ANNUAL FACILITY FEE	\$395.00 (waived if Owner Occupied ≤ 80%LVR)				

<sup>2</sup> 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. <sup>3</sup> Additional legal sundry costs may apply. Lender Legal will be higher for Company borrowers.

## Max Loan Size vs LVR

see Postcode Guide for details on classification

MAX LVR	95% LVR		95% LVR	
	INNER-CITY / METRO	NON-METRO	REGIONAL / UNCLASSIFIED	
ESTABLISHED AND CONSTRUCTION				
0 - 70.00	\$3,500,000	\$3,500,000	\$3,000,000	
70.01 - 80.00	\$3,000,000	\$3,000,000	\$2,000,000 <sup>5</sup>	
80.01 - 90.00	\$3,000,000	\$3,000,000		
90.01 - 95.00	\$2,000,000	\$2,000,000 <sup>4</sup>		

Min 30m<sup>2</sup> excluding balcony & car spaces (no studio). LVRs greater than 80% are dependant on LMI approval. <sup>4</sup> Non-Metro 90% only available if town size >10k pop., or within 15km radius of a GPO in town with pop >50k, otherwise 80% Max. <sup>5</sup> 80% only available if town size >10k pop., or within 15km radius of a GPO in town with pop >50k, otherwise 65% Max.

### LOAN TERM & REPAYMENTS

30 years P&I or 5 years IO then 25 years P&I <sup>6</sup>
NDIS Term is 25 years. <sup>6</sup> Construction loan term is 1 year IO then 29 years P&I. Non-Standard Construction term is 18 months IO then 342 months P&I.

### NON-STANDARD

SDA capped 80% of DCF valuation, or 90% of alternative use value. SRA (Co-Living, Student Accommodation or Boarding Houses) Max 65% LVR. Regional/Unclassified unacceptable for SDA/SRA. Maximum 1 Co-living/SDA construction loan in progress at any one time. 10% Liquidity test applicable to Non-Standard Construction. SDA and Co-living must Evidence of 10% available funds to cover loan during construction and any additional vacancy period. No NDIS/SDA for Tasmania.
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### CASH OUT

Cash out available up to 80%LVR, and up to 90% considered on a case by case basis (but limited to 20% of security). Not available for Construction or Non-Standard.
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### FEATURES

100% Offset. Internet and Phone Banking (free unlimited transactions). No Early Repayment Penalties. Redraw Available. Set-up costs can potentially be capitalised.
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		Expat			
		Any AU Citizen, PR or TR applicant that requires Foreign Income to cover Australian Debt Obligations			
		RBA Tracker		Standard Variable	
		P&I ≤ \$3.5million		P&I ≤ \$3.5million	
		rate	comparison	rate	comparison
Owner Occupied / Investment	≤ 70% LVR	6.83 (RBA + 2.48)	7.34	6.90	7.41
	≤ 80% LVR		7.40	7.00	7.56
	≤ 85% LVR		7.46	7.25	7.87
	≤ 90% LVR		7.62	7.50	7.93
INTEREST ONLY		+0.40			
EASY REFI		+0.00 Max 80% LVR			
NON-STANDARD PROPERTY		Non-Standard properties are unacceptable			
LOAN TERM & REPAYMENTS		360 months P&I or 60 months IO then 300 months P&I			

Refer to list on page 3 for PR & TR Visas restricted to 70% LVR  
Interest Only Owner Occupied Max 80%LVR, Investment Max 90%.

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### Estimated Fees Fees stated are indicative only and may differ on actual disbursement.

	Expat RBA Tracker		Expat Variable	
VALUATION FEE	\$275.00 <sup>2</sup>		\$275.00 <sup>2</sup>	
TRANSLATION FEE	TBA		TBA	
LENDER LEGAL FEE	\$300.00 <sup>3</sup>		\$300.00 <sup>3</sup>	
SETTLEMENT FEE	\$350.00		\$350.00	
ANNUAL FEE	\$495.00		\$495.00	
		≤ \$3,500,000		≤ \$3,500,000
LENDER RISK FEE	≤ 70%	0.00%	≤ 70%	0.00%
	≤ 75%	0.75%	≤ 75%	0.75%
	≤ 80%	1.00%	≤ 80%	1.00%
	≤ 81%	1.25%	≤ 81%	1.25%
	≤ 82%	1.50%	≤ 82%	1.50%
	≤ 83%	1.75%	≤ 83%	1.75%
	≤ 84%	2.00%	≤ 84%	2.00%
	≤ 85%	2.25%	≤ 85%	2.25%
	≤ 86%	2.50%	≤ 86%	2.50%
	≤ 87%	2.75%	≤ 87%	2.75%
	≤ 88%	3.00%	≤ 88%	3.00%
≤ 89%	3.25%	≤ 89%	3.25%	
≤ 90%	3.50%	≤ 90%	3.50%	

<sup>2</sup> 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. <sup>3</sup> Additional legal sundry costs may apply. Lender Legal will be higher for Company borrowers.

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

	INNER-CITY / METRO	NON-METRO	REGIONAL / UNCLASSIFIED
0 – 70.00	\$3,500,000	\$3,500,000 <sup>5</sup>	unacceptable
70.01 – 80.00			
80.01 – 90.00	\$3,000,000	\$3,000,000 <sup>5</sup>	

WA, TAS & NT Max LVR 80%. Min 30m<sup>2</sup> excluding balcony & car spaces (no studio). LVRs greater than 70% are dependant on LMI approval. <sup>5</sup> Non-Metro 90% only available if town size >10k pop., or within 15km radius of a GPO in town with pop >50k, otherwise 65% Max.

Expat			
		Construction RBA Tracker	Construction Variable
		P&I ≤ \$3.5million	
		rate	comparison
Owner Occupied / Investment	≤ 70% LVR	7.23 (RBA + 2.88)	7.84
	≤ 80% LVR		7.86
	≤ 85% LVR		7.90
	≤ 90% LVR		7.96
INTEREST ONLY		During Construction period repayments are Interest Only. Rates inclusive of IO loading. Once Construction complete rates will revert to Established pricing. Construction period 12 months, or up to 24 months if matching contract.	
NON-STANDARD PROPERTY		Non-Standard properties are unacceptable	
LOAN TERM & REPAYMENTS		12 months IO then 348 months P&I <sup>#5</sup>	

Refer to list on page 3 for PR & TR Visas restricted to 70% LVR. Owner Occupied >80%LVR must convert to P&I after construction

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## Estimated Fees Fees stated are indicative only and may differ on actual disbursement.

	Expat Construction RBA Tracker	Construction Variable
VALUATION FEE	\$275.00 <sup>2</sup>	\$275.00 <sup>2</sup>
TRANSLATION FEE	TBA	TBA
LENDER LEGAL FEE	\$300.00 <sup>3</sup>	\$300.00 <sup>3</sup>
SETTLEMENT FEE	\$350.00	\$350.00
CONSTRUCTION PROGRESS VAL FEE	\$725.00 (\$145 per val)	\$725.00 (\$145 per val)
PROGRESS PAYMENT CONSTRUCTION FEE	\$1,500.00	\$1,500.00
ANNUAL FEE	\$495.00	\$495.00
	Construction ≤ \$3,500,000	
LENDER RISK FEE	≤70%	1.00%
	≤75%	1.25%
	≤80%	1.50%
	≤81%	1.75%
	≤82%	2.00%
	≤83%	2.25%
	≤84%	2.50%
	≤85%	2.75%
	≤86%	3.00%
	≤87%	3.25%
	≤88%	3.50%
≤89%	3.75%	
≤90%	4.00%	

<sup>2</sup>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. <sup>3</sup>Additional legal sundry costs may apply. Lender Legal will be higher for Company borrowers.

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

	INNER-CITY / METRO	NON-METRO	REGIONAL / UNCLASSIFIED
0 – 70.00			
70.01 – 80.00	\$3,500,000	\$3,500,000 <sup>4</sup>	unacceptable
80.01 – 90.00	\$3,000,000	\$3,000,000 <sup>4</sup>	

WA, TAS & NT Max LVR 80%. Min 30m<sup>2</sup> excluding balcony & car spaces (no studio). LVRs greater than 70% are dependant on LMI approval. <sup>4</sup>Non-Metro 90% only available if town size >10k pop., or within 15km radius of a GPO in town with pop >50k, otherwise 65% Max.

## AAA Expat: Product Details

ACCEPTABLE LOAN PURPOSE	Purchase Property, Refinance, Construction, and other acceptable purpose.	
LOAN FEATURES	100% Offset. Internet and Phone Banking (free unlimited transactions). No Early Repayment Penalties. Redraw Available. Set-up costs can potentially be capitalised.	
	EXPAT	<ul style="list-style-type: none"> <li>Any AU Citizen, PR or TR applicant that requires Foreign Income to cover Australian Debt Obligations, and passes servicing calculations.</li> </ul>
INTEREST ONLY	Established	Max 5 years Interest Only. Max LVR 90%
	Construction	<b>12 months IO as standard during Construction.</b> Can be extended to match building contract, max 24 months. Interest Only Loading applies. Interest Only available post-construction up to 5 years, loading applies.
CASH OUT	Cash out available for acceptable purpose up to 80%LVR, and up to 90% considered on a case by case basis (but limited to 20% of security). Not available for Construction or Non-Standard.	
EASY REFI	Easy Refi available. <a href="#">See fact sheet for more details.</a>	
OTHER NOTES	Max loan per borrowing entity is \$10,000,000.	
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 <a href="#">see our fact sheet.</a></p>	

# AAA Non-Resident Products

VER 14.4 110526

ALT DOC
  SOPHISTICATED INVESTOR
  EASY REFI
  RBA TRACKER

	RBA Tracker		Standard Variable	
	P&I ≤\$3,000,000		P&I ≤\$3,000,000	
LVR	borrower rate	comparison	borrower rate	comparison
≤ 70%	7.23 (RBA + 2.88)	7.75	7.88	8.38
≤ 80%		7.80	8.28	8.83
≤ 85%		7.86	8.68	9.28
INTEREST ONLY*	+0.40			
EASY REFI	+0.00 Max 80% LVR			
NON-STANDARD PROPERTY	Non-Standard properties are unacceptable			

\*Interest Only Max 5 years I/O. NDIS /SDA & SRA properties unacceptable.

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## Estimated Fees Fees stated are indicative only and may differ on actual disbursement.

	RBA Tracker	Standard Variable
VALUATION FEE	\$275.00 <sup>2</sup>	\$275.00 <sup>2</sup>
LENDER LEGAL FEE	\$300.00 <sup>3</sup>	\$300.00 <sup>3</sup>
SETTLEMENT FEE	\$550.00	\$550.00
APPLICATION FEE	waived	waived
ANNUAL FEE	\$499.00	\$499.00
	≤\$3,000,000	≤\$3,000,000
LENDER RISK FEE	≤70% LVR	0.00%
	≤75% LVR	0.75%
	≤80% LVR	1.00%
	≤81% LVR	1.25%
	≤82% LVR	1.50%
	≤83% LVR	1.75%
	≤84% LVR	2.00%
	≤85% LVR	2.25%

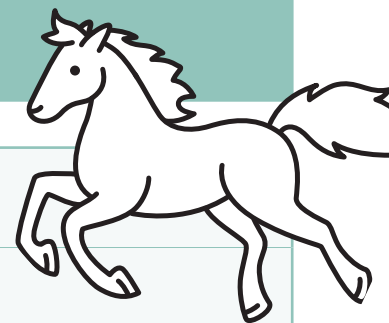
<sup>2</sup> VALUATION FEE: Major metro only. Other areas maybe a higher fee. Fee will increase by quotation if property value is \$1,000,000 or higher. <sup>3</sup> Additional legal sundry costs may apply. Lender Legal will be higher for Company borrowers.

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

	INNER CITY & METRO	NON-METRO	REGIONAL / UNCLASSIFIED
0 – 70.00	3,000,000	3,000,000 <sup>4</sup>	unacceptable
70.01 – 85.00	2,500,000	2,500,000 <sup>4</sup>	

WA, TAS & NT Max 80% LVR. Sophisticated Investor & Alt Doc MAX 75% LVR. <sup>4</sup>Non-Metro 90% only available if town size >10k pop., or within 15km radius of a GPO in town with pop >50k, otherwise 65% Max.

## AAA Non-Resident: Product Details



MAX LVR	≤ <b>85%</b> LVR
ACCEPTABLE SECURITY SIZES	≥ 30m <sup>2</sup> (no studio) <40m <sup>2</sup> max LVR 70%. <50m <sup>2</sup> max LVR 75%
INTEREST ONLY	Max 5 years Interest Only.
TERM	360 months P&I
LOAN FEATURES	100% Offset. Internet and Phone Banking (free unlimited transactions). No Early Repayment Penalties. Redraw Available. Set-up costs can potentially be capitalised.
CASH OUT	Cash out available for acceptable purpose up to 75% LVR, and up to 85% considered on a case-by-case basis (but limited to 10% of security). Not available for Construction or Non-Standard. Funds >\$100,000 will be controlled and released on receipt of evidence of use.
INCOME SOURCE	Full Doc/Alt Doc/Sophisticated Investor/Easy Refi
OTHER NOTES	<ul style="list-style-type: none"> <li>• Borrower(s) must have clear credit history.</li> <li>• Max loans per borrowing entity is \$10,000,000.</li> </ul>
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 <a href="#">see our fact sheet</a>.</p>

# AAA Non-Resident Construction Products



Construction <sup>CT1</sup> RBA Tracker			Construction <sup>CT1</sup> Variable		
P&I ≤ \$2 million			P&I ≤ \$1.5 million		
LVR	borrower rate	comparison	borrower rate	comparison	
≤ 70%	7.63 (RBA + 3.28)	8.24	8.28	8.88	≤ 70%
≤ 80%		8.26	8.68	8.95	≤ 80%
≤ 85%		8.34	9.08	9.41	≤ 85%
INTEREST ONLY	During Construction period repayments are Interest Only. Rates inclusive of IO loading. Once Construction complete rates will revert to Established pricing. Construction period 12 months, or up to 24 months if matching contract.				
NON-STANDARD PROPERTY	Non-Standard properties are unacceptable				

fixed rates unavailable while under construction

## Estimated Fees Fees stated are indicative only and may differ on actual disbursement.

	Construction RBA Tracker	Construction Variable
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 <sup>2</sup>	\$275.00 <sup>2</sup>
LENDER LEGAL FEE	\$300.00 <sup>3</sup>	\$300.00 <sup>3</sup>
SETTLEMENT FEE	\$550.00	\$550.00
APPLICATION FEE	waived	waived
ANNUAL FEE	\$499.00	\$499.00
	TRACKER CONSTRUCTION ≤ \$3,000,000	CONSTRUCTION ≤ \$3,000,000
LENDER RISK FEE	≤ 70% LVR	1.00%
	≤ 75% LVR	1.25%
	≤ 80% LVR	1.50%
	≤ 81% LVR	1.75%
	≤ 82% LVR	2.00%
	≤ 83% LVR	2.25%
	≤ 84% LVR	2.50%
	≤ 85% LVR	2.75%

<sup>2</sup>VALUATION FEE: Major metro only. Other areas maybe a higher fee. Fee will increase by quotation if property value is \$1,000,000 or higher. <sup>3</sup>Additional legal sundry costs may apply. Lender Legal will be higher for Company borrowers.

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

	INNER CITY / METRO	NON-METRO	REGIONAL / UNCLASSIFIED
0 – 70.00	3,000,000	3,000,000 <sup>4</sup>	unacceptable
70.01 – 85.00	2,500,000	2,500,000 <sup>4</sup>	

WA, TAS & NT Max 80% LVR. Sophisticated Investor & Alt Doc MAX 75% LVR. <sup>4</sup>Non-Metro 90% only available if town size >10k pop., or within 15km radius of a GPO in town with pop >50k, otherwise 65% Max.

## AAA NR Construction: Product Details

MAX LVR	<b>85% LVR</b>
TERM	360 months
REPAYMENTS	IO up to 60 months or during construction. P&I 300 months there after
INTEREST ONLY	Construction has 12 months Interest Only as standard. Can be extended to match building contract, max 24 months. Interest Only Loading applies. Interest Only available post-construction, loading applies.
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.
INCOME SOURCE	Only Full Doc Acceptable
OTHER NOTES	<ul style="list-style-type: none"> <li>• Applicants can only have one construction loan in progress at any time.</li> <li>• Borrower(s) must have clear credit history.</li> <li>• Max loans per borrowing entity is \$4,000,000.</li> <li>• NT/TAS/WA Max LVR 80%. Inner City and Major Metro only.</li> </ul> <p>Construction not accepted for Restricted postcodes. See acceptable postcode list for specifics.</p>
RBA TRACKER	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 <a href="#">see our fact sheet</a> .

# AAA SMSF Residential Products Self Managed Super Fund Investment Loan

**EASY REFI**

**EXTENDED**

Limited Time Special  
**SMSF Easy Refi Special**  
 Max 80% LVR. Standard residential properties & new business only.  
 Easy Refi criteria applies. Applications must be submitted by 16.03.26  
 Cannot be combined with Interest Only loading waiver special.

	rate	comparison
≤ 70%	6.94	7.31
≤ 80%	7.04	7.49
Interest Only +0.00		

	SMSF 90		SMSF 85		SMSF 80		SMSF 70		SMSF 60	
	rate	comparison	rate	comparison	rate	comparison	rate	comparison	rate	comparison
MAX LVR	<b>90%</b>		<b>85%</b>		<b>80%</b>		<b>70%</b>		<b>60%</b>	
VARIABLE RATE ≤\$3.5m	7.80	8.16	7.55	7.99	7.30	7.74	7.20	7.57	7.10	7.55
INTEREST ONLY	<b>SPECIAL</b> <b>loading waived</b> Special valid until 30.06.26									
PROPOSED CONTRIBUTION LOADING	+0.25									

Interest Only Max 75%

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

## Estimated Fees Fees stated are indicative only and may differ on actual disbursement.

VALUATION FEE	\$275.00 <sup>2</sup>	
LENDER LEGAL FEE	\$595.00	
APPLICATION FEE	NIL	
RISK FEE	≤ 80% LVR	0.00%
	≤ 85% LVR	2.50%
	≤ 90% LVR	3.50%
ANNUAL FACILITY FEE	\$395.00	

<sup>2</sup> VALUATION 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

	INNER CITY / METRO	NON-METRO	REGIONAL / UNCLASSIFIED
0 – 65.00	\$3,500,000	\$3,500,000 <sup>4</sup>	\$3,000,000 <sup>5</sup>
65.01 – 80.00			\$2,000,000 <sup>5</sup>
80.01 – 90.00	\$3,000,000	-	-

WA, TAS & NT Max LVR 80%. <sup>4</sup> Non-Metro 80% only available if town size >10k pop., or within 15km radius of a GPO in town with pop >50k, otherwise 65% Max. <sup>5</sup> Regional 80% only available if town size >10k pop., or within 15km radius of a GPO in town with pop >50k.

## Specs

NOTES	<ul style="list-style-type: none"> <li>• PAYG or Self-Employed acceptable.</li> <li>• Redraw not available</li> <li>• No cash out.</li> <li>• Interest Only available up to 5 years, Max 75%. Rate loading applies.</li> </ul>		
LOAN TERM	360 Months		
MIN & MAX BORROWING	Minimum individual loan	P&I \$50,000	Interest Only \$50,000
	Maximum individual loan	\$3,500,000	
	Maximum aggregate loans per borrower	\$10,000,000	

# AAA SMSF Commercial Products Self Managed Super Fund Investment Loan

	SMSF C 80		SMSF C 70		SMSF C 60	
	rate	comparison	rate	comparison	rate	comparison
MAX LVR	80%		70%		60%	
VARIABLE RATE ≤\$3.5m	7.90	8.31	7.80	8.21	7.70	8.12
INTEREST ONLY	<b>SPECIAL</b> loading waived <small>Special valid until 30.06.26</small>					
EASY REFI	+0.00 <small>Max 80% LVR</small>					
PROPOSED CONTRIBUTION LOADING	+0.25					

Interest Only Max 75% LVR.

## Estimated Fees Fees stated are indicative only and may differ on actual disbursement.

VALUATION FEE	TBA	
LENDER LEGAL FEE	\$595.00	
APPLICATION FEE	NIL	
LENDER RISK FEE	STANDARD SECURITY	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. Retail: Owner Occupied, Leased, Tenants, Torrens Title, Strata Title. Residential ≥3 or more on one title. Medical / Dental Suites.
	75%	70%	Serviced Apartments. Childcare Centre. Retirement Units.

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

	INNER CITY / METRO	NON-METRO	REGIONAL / UNCLASSIFIED
0 – 65.00			\$3,000,000
65.01 – 70.00	\$3,500,000	\$3,500,000 <sup>4</sup>	
70.01 – 80.00			-

WA, TAS & NT Max LVR 80%. <sup>4</sup> Non-Metro 80% only available if town size >10k pop., or within 15km radius of a GPO in town with pop >50k, otherwise 65% Max.

## Commercial SMSF Specifications

NOTES	<ul style="list-style-type: none"> <li>• PAYG or Self-Employed acceptable.</li> <li>• Redraw not available.</li> <li>• No cash out.</li> <li>• Interest Only available up to 5 years. Rate loading applies.</li> <li>• Available for Refinance or Purchase.</li> <li>• 360 Months Loan Term.</li> </ul>		
MIN & MAX BORROWING		P&I	Interest Only
	Minimum individual loan	\$50,000	\$50,000
	Maximum individual loan	\$3,500,000	
	Maximum aggregate loans per borrower	\$10,000,000	

# AAA Commercial Easy Refinance

	Commercial 80	Commercial 75	Commercial 70	Commercial 65	Commercial 60
LVR	≤ 80%	≤ 75%	≤ 70%	≤ 65%	≤ 60%
VARIABLE RATE	8.84	8.44	8.04	7.94	7.84
INTEREST ONLY	+0.40				

## Estimated Fees Fees stated are indicative only and may differ on actual disbursement.

VALUATION FEE	TBA	
LENDER LEGAL FEE	TBA	
APPLICATION FEE	NIL	
	<b>Standard Commercial</b>	
LENDER RISK FEE can be capitalised within LVR Limits	≤ 70% LVR	0.50%
	≤ 75% LVR	0.75%
	≤ 80% LVR	1.25%

## Acceptable Commercial Securities Commercial Investment, or Commercial Owner Occupied

	P&I	I/O	Acceptable Securities
MAX LVR vs. PROPERTY TYPE	80%	75%	Strata Offices & Showrooms (minimum area 30m <sup>2</sup> ), Retail outlets (e.g. shops, restaurants), Industrial Units/Factories (minimum area 30m <sup>2</sup> ), Industrial Warehouses, Mixed Residential & Commercial Use, Residential Properties (≥ 4 or more on one title), Co-Living Properties (each room must contain a kitchenette and bathroom), Industrial Workshops, Medical/Dental Suites, Childcare Centres, Serviced Apartments, Boarding Houses, Student Accommodation, Strata Retirement Units, Function Halls, Lifestyle Farms.

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

	INNER CITY / METRO	NON-METRO	REGIONAL / UNCLASSIFIED
0 – 65.00			\$3,000,000
65.01 – 70.00	\$3,500,000	\$3,500,000 <sup>4</sup>	-
70.01 – 80.00			

## Commercial Refinance Specifications

BORROWERS	Borrowers can be Individuals, Company, Unit Trusts or Discretionary Family Trusts.
ACCEPTABLE PURPOSE	Available for Refinance of commercial properties.
NOTES	<ul style="list-style-type: none"> <li>• 360 Months Loan Term. • Minimum loan size \$150,000 • Maximum loan size \$3,000,000</li> <li>• Maximum borrower exposure \$7,500,000 • Fixed Rates Unavailable</li> <li>• All Commercial property valuations are GST exclusive for the purpose of calculating the LVR ratio.</li> </ul>
INTEREST ONLY	Interest Only available up to 60 months, rate loading applies. Max 75% LVR. No Cash Out.
EARLY TERMINATION	Repayment within the first 36 months will result in a 1.00% Early Termination Fee.
EASY REFI QUALIFIERS	<ul style="list-style-type: none"> <li>• Refinance rate must be lower than current rate. • New P&amp;I repayments must be lower than current P&amp;I repayments</li> <li>• 12 months good conduct shown in loan statements • Clear Credit History • 650 Minimum Credit Score</li> </ul>

# AAA postcode guide: All products



State	Inner City	Metro	Non-Metro	Regional
<b>NSW</b>	2000 – 2005.	1000–1920, 2006–2308, 2500–2534, 2555–2574, 2619, 2745–2786.	1921–1999, 2312, 2315–2327, 2330, 2333–2335, 2340, 2350, 2380, 2420–2423, 2428–2431, 2440–2448, 2450–2452, 2460, 2478, 2481, 2485–2489, 2535–2541, 2548, 2575–2582, 2590, 2620, 2625, 2640–2641, 2650–2651, 2680, 2720, 2722, 2739, 2800, 2820–2821, 2830, 2844–2847, 2850, 2852, 2870–2871, 2880, 2898–2899.	2309–2311, 2313–2314, 2328–2329, 2331–2332, 2336–2339, 2341–2349, 2351–2379, 2381–2399, 2400–2419, 2424–2427, 2432–2439, 2449, 2453–2459, 2461–2477, 2479–2480, 2482–2484, 2490–2499, 2542–2547, 2549–2554, 2583–2589, 2591–2599, 2618, 2621–2624, 2626–2639, 2642–2649, 2652–2679, 2681–2719, 2721, 2723–2738, 2740–2744, 2787–2799, 2801–2819, 2822–2829, 2831–2843, 2848–2849, 2851, 2853–2869, 2872–2879, 2881–2897, 2921–2999.
<b>ACT</b>		2600-2617, 2619, 2900–2920.		0200–0799, 2618.
<b>VIC</b>	3000–3010, 8000–8399.	3011–3232, 3235, 3240–3241, 3321, 3328–3340, 3427–3441, 3910–3920, 3926–3944, 3972–3978, 3980–3983, 8400–8899.	3280, 3350–3359, 3363, 3377, 3380, 3400, 3460, 3478, 3498–3500, 3550–3556, 3629–3631, 3660, 3677, 3685–3691, 3722, 3737, 3750–3758, 3765–3820, 3840–3846, 3850, 3880, 3909, 3921–3925, 3979, 3984–3999.	3233–3234, 3236–3239, 3242–3320, 3322–3327, 3341–3349, 3360–3362, 3364–3376, 3378–3379, 3381–3399, 3401–3426, 3442–3459, 3461–3477, 3479–3497, 3501–3549, 3557–3628, 3632–3659, 3661–3676, 3678–3684, 3692–3721, 3723–3736, 3738–3749, 3759–3764, 3821–3839, 3847–3849, 3851–3879, 3881–3908, 3945–3971, 8900–8999.
<b>QLD</b>	4000–4004, 9000–9299.	4005–4228, 4270–4313, 4500–4575, 9400–9596.	4229–4269, 4340–4342, 4346, 4350	4314–4339, 4343–4345, 4347–4349, 4351–4499, 4576–4999, 9300–9399, 9597–9999.
<b>SA</b>	5000–5005.	5006–5199, 5800–5999.	5250–5252, 5290, 5350–5352, 5371–5372.	5200–5249, 5253–5289, 5291–5349, 5353–5370, 5373–5799.
<b>WA</b>	6000–6004	6005–6214, 6800–6999.	6215–6239, 6250–6302.	6240–6249, 6303–6799.
<b>TAS</b>	7000–7003.	7004–7170, 7800–7899.	7240–7253, 7276–7277, 7290–7291, 7300, 7307, 7310, 7315.	7171–7239, 7254–7275, 7278–7289, 7292–7299, 7301–7306, 7308–7309, 7311–7314, 7316–7799, 7900–7999.
<b>NT</b>		0800–0820, 0828–0832.		0821–0827, 0833–0999.

## High Risk Postcodes

<b>NSW</b> 2834, 2835, 2880.	<b>QLD</b> 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.	<b>SA</b> 5221, 5601, 5722, 5723, 5725.	<b>WA</b> 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.	<b>TAS</b> 7253, 7467, 7469, 7470.
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NOTE: If security property is located in a High Risk Postcode, it will need an exception approval to be considered.

## High Density

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

## Unacceptable

2747, 4183.