

Residential & Commercial Interest Rate Guide

V1 October 2020

Loan Specialists for the Self-Employed





Residential

Rates Effective 19 October 2020

★ SE Prime Full Doc

📄 SE Prime Alt Doc

LVR	Interest Rate	Risk Fee	Interest Rate	Risk Fee
85%	4.14%	1.25% 1.0%	-	-
80%	3.24%	0.50% Zero	3.99%	1.00% 0.50%
75%	3.09%	0.50% Zero	3.89%	1.00% 0.50%
70%	2.95%	Zero	3.75%	0.50% Zero
65%	2.85%	Zero	3.65%	0.50% Zero
60%	2.79%	Zero	3.59%	0.50% Zero
<50%	2.69%	Zero	3.44%	0.50% Zero

📢 Launch Promo

Interest Rate Loadings

Interest Only (+0.25%)

Commission

Upfront 0.70% (+ GST)

Trail 0.15% (+ GST)

Clawback 100% <12 months , 50% between 12-24 months

SE Prime Origination Fees

Settlement Fee	\$500
Legal & Admin Fee	\$Zero - Individual Borrowers \$895 - Company/Trust Borrowers
Security Appraisal Fee	\$375 - per property (or at cost if higher than \$375)
Split Loan Fee	\$350

SE Prime Other Fees

Account Management Fee	\$15 per month (per loan split)
Early Termination Fee	Zero
Top Up Applications	Legal & Admin Fee \$Zero - Individual Borrowers \$500 - Company/Trust Borrowers Risk Fee/Commission Applied to Top Up Loan Amount. All other Fees Remain the same.

RedZed Specialist

Rates & Fees



RedZed Specialist
Pricing & Fee promotion ends December 18

Residential
Rates Effective
19 October 2020



Reward



Recharge



Refresh

LVR	Full Doc		Risk Fee		Alt Doc		Risk Fee		Full Doc		Risk Fee		Alt Doc		Risk Fee	
80%	5.05% 4.49%	0.75% 0.25%	5.20% 4.79%	1.00% 0.5%	6.45% 5.89%	1.25% 0.75%	6.60% 6.19%	1.50% 1.0%	7.50% 7.14%	1.75% 1.25%	7.84% 7.59%	2.00% 1.50%				
75%	5.05% 4.29%	0.75% 0.25%	5.20% 4.59%	1.00% 0.5%	6.45% 5.59%	1.25% 0.75%	6.60% 5.89%	1.50% 1.0%	7.50% 6.74%	1.75% 1.25%	7.84% 7.19%	2.00% 1.50%				
70%	4.90% 4.09%	0.75% 0.25%	5.15% 4.39%	1.00% 0.5%	6.15% 5.29%	1.25% 0.75%	6.30% 5.59%	1.50% 1.0%	7.14% 6.44%	1.50% 1.0%	7.30% 6.89%	1.75% 1.25%				
65%	4.90% 3.89%	0.75% 0.25%	5.15% 4.19%	1.00% 0.5%	6.15% 4.99%	1.25% 0.75%	6.30% 5.29%	1.50% 1.0%	7.14% 6.14%	1.50% 1.0%	7.30% 6.44%	1.75% 1.25%				
60%	4.60% 3.79%	0.75% 0.25%	4.85% 3.99%	1.00% 0.5%	5.84% 4.79%	1.25% 0.75%	6.00% 5.09%	1.50% 1.0%	6.50% 5.84%	1.00% 0.75%	6.84% 6.14%	1.50% 1.0%				
50%	4.60% 3.69%	0.75% 0.25%	4.85% 3.79%	1.00% 0.5%	5.84% 4.69%	1.00% 0.75%	6.00% 4.99%	1.50% 1.0%	6.50% 5.69%	1.00% 0.75%	6.84% 5.99%	1.50% 1.0%				

Interest Rate Loadings

Interest Only (+0.35%)

Interest Only (+0.35%) Vacant Land (+1.00%)

Interest Only (+0.35%) Vacant Land (+1.00%)

Commission

Upfront 0.70% (+ GST)

Trail 0.15% (+ GST)

Clawback No Clawback

Specialist Origination Fees

Settlement Fee

\$975

Legal & Admin Fee

\$895

Security Appraisal Fee

\$375 - per property (or at cost if higher than \$375)

Split Loan Fee

\$350

Specialist Other Fees

Account Management Fee

\$15 per month (per loan split)

Early Termination Fee

(Company/Trust Borrowers ONLY)

2% - if discharged within 3 yrs
(based on original loan amount)

Top Up Applications

Legal & Admin Fee

\$500

Risk Fee/Commission

Applied to Top Up Loan Amount.

All other Fees

Remain the same.



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Commercial

Rates Effective 19 October 2020

LVR	Commercial Prime		Commercial Reset	
	Full Doc	Alt Doc	Full Doc	Alt Doc
70%	5.79% 5.25%	6.20% 5.75%	7.10% 6.40%	7.45% 7.30%
65%	5.19% 4.95%	5.70% 5.45%	6.85% 5.99%	7.10% 6.80%
60%	5.19% 4.70%	5.70% 5.10%	6.85% 5.70%	7.10% 6.30%
Up to 55%	4.60% 4.50%	5.19% 4.90%	6.54% 5.50%	6.95% 5.90%

Interest Rate Loadings Interest Only (+0.35%)

Commission

Upfront 0.70% (+ GST) a maximum of 0.30% can be added to the Application Fee to achieve an equivalent increase to your upfront commission
Trail 0.15% (+ GST) a maximum of 0.35% can be added to the Interest Rate to achieve an equivalent increase to trail commission
Clawback No Clawback

Commercial Origination Fees

Application Fee Prime ~~1.20%~~ 0.70% Reset ~~1.45%~~ 1.00%

Legals*
 \$995 +GST - Individual Borrowers
 \$1200 +GST - Company Borrowers
 \$1500 + GST - Trustee and Trust Borrowers
 * Indicative Fees. These may vary depending on the complexity of the transaction and number of entities or guarantors involved

Split Loan Fee \$350

Title Insurance (Indicative Fees)
 Minimum Premium is \$400 (loans up to \$665,000)
 Loans > \$665K and < \$2M (\$400 + \$0.60 per \$1000)
 Loans > \$2M price on application
 Additional security property fee of \$100 applies

Commercial Indicative Valuation Fees

At cost per property.
 (Valuations must be ordered by RedZed only)

Security Appraisal Fee
 Indicative Costs for Metro locations:
 Value up to \$750K Approx \$1,200 +GST
 Value between \$750k and \$1.25M Approx \$1,500 +GST
 Value > \$1.25M contact RedZed

Commercial Other Fees

Annual Review N/A - No Annual Reviews

Annual Administration Fee
 (Based on original loan amount) 0.10% (+GST)

Early Termination Fee 2% - if discharged within 3 yrs
 (based on original loan amount)

RedZed Contact Details

Your RedZed Support Team

Darren Stratford	Area Sales Manager QLD <i>(Brisbane River - North)</i>
0437 784 218	dstratford@redzed.com
Renzo Perri	Business Development Manager QLD <i>(Brisbane River - South)</i>
0476 000 039	rperri@redzed.com
Craig Stuart	Area Sales Manager NSW
0419 211 802	cstuart@redzed.com
Rosina Tombs	Business Development Manager NSW, ACT
0428 063 573	rtombs@redzed.com
Peter Burkhart	Business Development Manager NSW
0417 239 784	pburkhart@redzed.com
Christian Petrovski	Business Development Manager NSW
0409 594 006	cpetrovski@redzed.com
Sally Carmichael	Area Sales Manager VIC, TAS
0417 686 274	scarmichael@redzed.com
Andrew Macheras	Business Development Manager VIC
0476 000 054	amacheras@redzed.com
Peter Summerton	Area Sales Manager SA, WA, NT
0437 967 216	psummerton@redzed.com

Head Office 1300 722 462

Accreditations accreditations@redzed.com

Applications applications@redzed.com

Client Services clientservices@redzed.com

Settlements settlements@redzed.com



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