

Quick Product Comparison

Residential

	 SE Prime	 Reward	 Recharge	 Refresh
Credit Criteria	Prime Residential	Specialist Residential Range		
Non Financial Defaults <\$500	Yes	Yes	Yes	Yes
Defaults < \$1000 (unlimited)	Clean	Yes	Yes	Yes
Defaults > 2 years (unlimited)	Clean	X	Yes	Yes
Other Defaults (ie. >\$1000 and < 2yrs)	Clean	X	1 (maximum \$5K)	5
Mortgage Arrears (Within last 6 months)	Clean	Late 7 days	Late 30 days	2
Unsecured Debt Arrears	Clean	Yes	Yes	Yes
Bankruptcy - Part IX/X	Clean	X	Discharged > 18 months	Discharged 1 day
Bankruptcy	Clean	X	Discharged > 3 years	Discharged > 2 years

Mortgage Conduct Most recent 6 months statements required for all mortgages to be refinanced & latest statement of all other mortgages held.

Unsecured Debts Most recent statement required for all facilities. More may be required to prove benefit/suitability (NCCP).

Unpaid Defaults To be paid out before or at settlement. We may consider leaving defaults under payment arrangement if being met.

Policy Guidelines	SE Prime	Reward	Recharge	Refresh
ABN (GST Registration where required)	24 months	12 months	12 months	12 months
Maximum Loan* (minimum loan \$100K)	\$1.5M (\$750K @ 85%)	\$1.5M	\$1.75M	\$750k
Risk Fee Capitalisation	Yes (not >85%)	Yes	Yes	Yes
Security Locations	Category 1 & 2	Category 1 & 2	All	All
Vacant Land Cat 1 / max 1acre / max \$750K / max 75%	Additional Security Only (No Rate Loading)	X	Yes (1.0% Rate Loading)	Yes (1.0% Rate Loading)
Apartments – Low/Medium Density	Yes	Yes	Yes	Yes Maximum 65%
Apartments – High Density (5-30 dwellings / > 3 Levels)	X	X	Yes	Yes Maximum 65%
Development Component eg Residual Stock/DA/Best Use/Project Funding	X	X	May be considered. Contact your BDM	May be considered. Contact your BDM
Cash Out	Contact your BDM for >\$500K	Contact your BDM for >\$250K	Contact your BDM for >\$250K	Max \$100K
Pay Out Tax Debts	Yes	Yes	Yes	Yes
Interest Only	Max 75%	Max 75%	Max 75%	Max 75%
Security Locations Variable LVR contact RedZed				
Category 01 Special Conditions: - 85% LVR capped at \$750K (max \$100K cash out)	Yes	Yes	Yes	Yes
Category 02 (Maximum LVR 80%)	Yes	Yes	Yes	Yes
Category 03 (Maximum LVR 75%)	X	X	Yes	Yes
Refer Locations (contact RedZed)	X	X	Yes	Yes

Location Guide assessment is based on suburb/town check at www.redzed.com

Check Valuations at RedZed's expense on properties valued \$1M or greater (\$1.5M or greater in NSW & VIC Category 1 locations)

Alt Doc Criteria - One of the below options are required. To meet responsible lending obligations we may seek multiple options.

Option 01 RedZed Accountant Declaration; or

Option 02 6 months business trading statements; or

Option 03 2 most recent BAS

Full Doc Criteria

Latest Individual & Company Financials (if > 6 months old, 2 most recent BAS also required) & ATO Notice of Assessment

* Property Developers/Builders - 2 years returns will be required (2 year average will be used unless the most recent year is lower than the previous year)

RedZed Prime

Rates & Fees



Launching SE Prime
Pricing & Fee promotion ends December 18

Residential

Rates Effective 19 October 2020

LVR	★ SE Prime Full Doc		📄 SE Prime Alt Doc	
	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.



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RedZed Specialist

Rates & Fees



RedZed Specialist
Pricing & Fee promotion ends December 18

Residential
Rates Effective
19 October 2020

LVR	Reward				Recharge				Refresh			
	Full Doc	Risk Fee	Alt Doc	Risk Fee	Full Doc	Risk Fee	Alt Doc	Risk Fee	Full Doc	Risk Fee	Alt Doc	Risk Fee
80%	5.05% 4.49%	0.25%	5.29% 4.79%	0.5%	6.45% 5.89%	0.75%	6.69% 6.19%	1.0%	7.59% 7.14%	1.25%	7.84% 7.59%	1.50%
75%	5.05% 4.29%	0.25%	5.29% 4.59%	0.5%	6.45% 5.59%	0.75%	6.69% 5.89%	1.0%	7.59% 6.74%	1.25%	7.84% 7.19%	1.50%
70%	4.90% 4.09%	0.25%	5.15% 4.39%	0.5%	6.15% 5.29%	0.75%	6.39% 5.59%	1.0%	7.14% 6.44%	1.0%	7.39% 6.89%	1.25%
65%	4.90% 3.89%	0.25%	5.15% 4.19%	0.5%	6.15% 4.99%	0.75%	6.39% 5.29%	1.0%	7.14% 6.14%	1.0%	7.39% 6.44%	1.25%
60%	4.60% 3.79%	0.25%	4.85% 3.99%	0.5%	5.84% 4.79%	0.75%	6.09% 5.09%	1.0%	6.59% 5.84%	0.75%	6.84% 6.14%	1.0%
50%	4.60% 3.69%	0.25%	4.85% 3.79%	0.5%	5.84% 4.69%	0.75%	6.09% 4.99%	1.0%	6.59% 5.69%	0.75%	6.84% 5.99%	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)
Legal & Admin Fee	\$500
Top Up Applications	Risk Fee/Commission Applied to Top Up Loan Amount. All other Fees Remain the same.



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RedZed Commercial

Rates & Fees



RedZed Commercial
Pricing & Fee promotion ends December 18

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 <small>* Indicative Fees. These may vary depending on the complexity of the transaction and number of entities or guarantors involved</small>
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	
Security Appraisal Fee	At cost per property. (Valuations must be ordered by RedZed only) 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)



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