

Prime Full Doc

PRIME STANDARD	Owner Occupied				Investment			
	Principal & Interest		Interest Only		Principal & Interest		Interest Only	
<70% LVR	6.69% p.a.	6.73% p.a.	6.69% p.a.	6.73% p.a.	6.89% p.a.	6.93% p.a.	6.89% p.a.	6.93% p.a.
70.01 - 80% LVR	6.79% p.a.	6.83% p.a.	6.79% p.a.	6.83% p.a.	6.99% p.a.	7.03% p.a.	6.99% p.a.	7.03% p.a.
80.01 - 90% LVR	7.34% p.a.	7.38% p.a.	N/A	N/A	7.74% p.a.	7.78% p.a.	7.74% p.a.	7.78% p.a.
90.01 - 95% LVR	7.54% p.a.	7.58% p.a.	N/A	N/A	7.94% p.a.	7.98% p.a.	7.94% p.a.	7.98% p.a.
PRIME 85 NO LMI								
<85% LVR	7.74% p.a.	7.78% p.a.	N/A	N/A	8.14% p.a.	8.17% p.a.	8.14% p.a.	8.17% p.a.
PRIME QUICKSTART								
90.01 - 98% LVR	7.84% p.a.	7.87% p.a.	N/A	N/A				

Prime Alt Doc

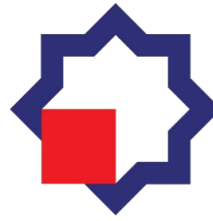
PRIME ALT DOC	Owner Occupied				Investment			
	Principal & Interest		Interest Only		Principal & Interest		Interest Only	
	INT. RATE	COMP. RATE	INT. RATE	COMP. RATE	INT. RATE	COMP. RATE	INT. RATE	COMP. RATE
<70% LVR	7.24% p.a.	7.27% p.a.	7.24% p.a.	7.31% p.a.	7.24% p.a.	7.31% p.a.	7.24% p.a.	7.31% p.a.
70.01 - 80% LVR	7.34% p.a.	7.41% p.a.	7.34% p.a.	7.41% p.a.	7.34% p.a.	7.41% p.a.	7.34% p.a.	7.41% p.a.
80.01 - 85% LVR	7.44% p.a.	7.51% p.a.	N/A	N/A	7.44% p.a.	7.51% p.a.	7.44% p.a.	7.51% p.a.
85.01 - 90% LVR	7.44% p.a.	7.51% p.a.	N/A	N/A	7.44% p.a.	7.51% p.a.	7.44% p.a.	7.51% p.a.

Lenders risk fee

Prime	80.01 - 85% LVR	85.01 - 90% LVR
Alt Doc	1.00%	2.00%

Pricing for Standard is based on total loan LVR including any capitalised LMI. Interest rates quoted are inclusive of all current promotions and discounts. Rates are subject to change without notice. The comparison rate is calculated on the basis of a loan of \$150,000 over a term of 25 years. **NOTE:** This comparison rate is true only for the examples given and may not include all fees and charges. Different times, fees or other loan amounts might result in a different comparison rate.

Resimac Specialist Full Doc Interest rates.



**DIRECT
CREDIT**
HOMELOANS AUSTRALIA

Full Doc

Full Doc	Owner Occupied				Investment			
	Principal & Interest		Interest Only		Principal & Interest		Interest Only	
	INT. RATE	COMP. RATE	INT. RATE	COMP. RATE	INT. RATE	COMP. RATE	INT. RATE	COMP. RATE
CLEAR								
≤70% LVR	7.49% p.a.	7.55% p.a.	7.49% p.a.	7.55% p.a.	7.79% p.a.	7.85% p.a.	7.79% p.a.	7.85% p.a.
70.01 - 80% LVR	7.59% p.a.	7.65% p.a.	7.59% p.a.	7.65% p.a.	7.89% p.a.	7.95% p.a.	7.89% p.a.	7.95% p.a.
80.01 - 85% LVR	8.59% p.a.	8.65% p.a.	N/A	N/A	8.89% p.a.	8.95% p.a.	8.89% p.a.	8.95% p.a.
85.01 - 90% LVR	9.29% p.a.	9.35% p.a.	N/A	N/A	9.59% p.a.	9.65% p.a.	9.59% p.a.	9.65% p.a.

PLUS

≤70% LVR	8.49% p.a.	8.55% p.a.	8.49% p.a.	8.55% p.a.	8.79% p.a.	8.85% p.a.	8.79% p.a.	8.85% p.a.
70.01 - 80% LVR	8.59% p.a.	8.65% p.a.	8.59% p.a.	8.65% p.a.	8.89% p.a.	8.95% p.a.	8.89% p.a.	8.95% p.a.
80.01 - 85% LVR	9.09% p.a.	9.15% p.a.	N/A	N/A	9.39% p.a.	9.45% p.a.	9.39% p.a.	9.45% p.a.

ASSIST

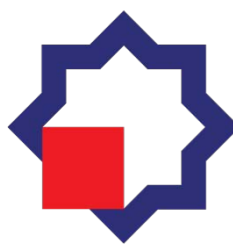
≤70% LVR	9.49% p.a.	9.55% p.a.	9.49% p.a.	9.55% p.a.	9.79% p.a.	9.85% p.a.	9.79% p.a.	9.85% p.a.
70.01 - 80% LVR	9.59% p.a.	9.65% p.a.	9.59% p.a.	9.65% p.a.	9.89% p.a.	9.95% p.a.	9.89% p.a.	9.95% p.a.
80.01 - 85% LVR	10.09% p.a.	10.15% p.a.	N/A	N/A	10.39% p.a.	10.45% p.a.	10.39% p.a.	10.45% p.a.

Lenders risk fee

Specialist	≤70% LVR	70.01 - 80% LVR	80.01 - 85% LVR	85.01 - 90% LVR
Full Doc	0.75%	1.00%	1.25%	1.50%
Alt Doc	1.00%	1.25%	1.50%	2.00%

Interest rates quoted are inclusive of all current promotions and discounts. Rates are subject to change without notice. The comparison rate is calculated on the basis of a loan of \$150,000 over a term of 25 years. **NOTE:** This comparison rate is true only for the examples given and may not include all fees and charges. Different times, fees or other loan amounts might result in a different comparison rate.

Resimac Specialist Alt Doc Interest rates.



**DIRECT
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HOMELOANS AUSTRALIA

Alt Doc	Owner Occupied				Investment			
	Principal & Interest		Interest Only		Principal & Interest		Interest Only	
	INT. RATE	COMP. RATE	INT. RATE	COMP. RATE	INT. RATE	COMP. RATE	INT. RATE	COMP. RATE
CLEAR								
≤70% LVR	7.69% p.a.	7.75% p.a.	7.69% p.a.	7.75% p.a.	7.99% p.a.	8.05% p.a.	7.99% p.a.	8.05% p.a.
70.01 - 80% LVR	7.79% p.a.	7.85% p.a.	7.79% p.a.	7.85% p.a.	8.09% p.a.	8.15% p.a.	8.09% p.a.	8.15% p.a.
80.01 - 85% LVR	8.79% p.a.	8.85% p.a.	N/A	N/A	9.09% p.a.	9.15% p.a.	9.09% p.a.	9.15% p.a.
85.01 - 90% LVR	9.49% p.a.	9.55% p.a.	N/A	N/A	9.79% p.a.	9.85% p.a.	9.79% p.a.	9.85% p.a.

PLUS								
≤70% LVR	8.69% p.a.	8.75% p.a.	8.69% p.a.	8.75% p.a.	8.99% p.a.	9.05% p.a.	8.99% p.a.	9.05% p.a.
70.01 - 80% LVR	8.79% p.a.	8.85% p.a.	8.79% p.a.	8.85% p.a.	9.09% p.a.	9.15% p.a.	9.09% p.a.	9.15% p.a.
80.01 - 85% LVR	9.29% p.a.	9.35% p.a.	N/A	N/A	9.59% p.a.	9.65% p.a.	9.59% p.a.	9.65% p.a.

ASSIST								
≤70% LVR	9.69% p.a.	9.75% p.a.	9.69% p.a.	9.75% p.a.	9.99% p.a.	10.05% p.a.	9.99% p.a.	10.05% p.a.
70.01 - 80% LVR	9.79% p.a.	9.85% p.a.	9.79% p.a.	9.85% p.a.	10.09% p.a.	10.15% p.a.	10.09% p.a.	10.15% p.a.
80.01 - 85% LVR	10.29% p.a.	10.35% p.a.	N/A	N/A	10.59% p.a.	10.65% p.a.	10.59% p.a.	10.65% p.a.

Lenders risk fee

Specialist	≤70% LVR	70.01 - 80% LVR	80.01 - 85% LVR	85.01 - 90% LVR
Full Doc	0.75%	1.00%	1.25%	1.50%
Alt Doc	1.00%	1.25%	1.50%	2.00%

Interest rates quoted are inclusive of all current promotions and discounts. Rates are subject to change without notice. The comparison rate is calculated on the basis of a loan of \$150,000 over a term of 25 years. **NOTE:** This comparison rate is true only for the examples given and may not include all fees and charges. Different times, fees or other loan amounts might result in a different comparison rate.

Effective 1st August 2024

Direct Credit Home Loans Australia Pty Ltd | Australian Credit Licence 392727