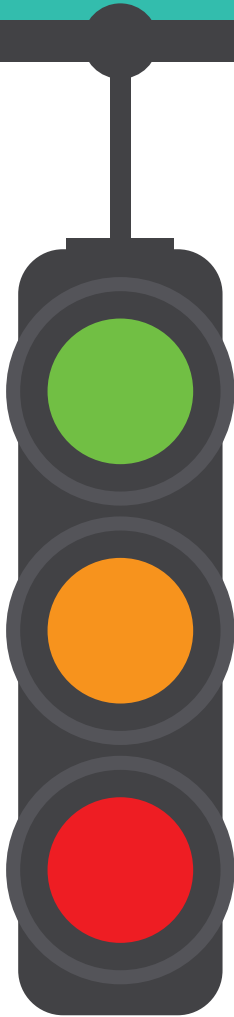


# PRODUCT GUIDE

EFFECTIVE DATE MARCH 2020



# THE GO FLEXI SUITE OF HOME LOANS



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## Product Specifications

	Full Doc	Full Doc PLUS
<b>Loan Purpose</b>	Purchase or refinance of owner occupied properties	Purchase or refinance of owner occupied or investment properties and also includes: <ul style="list-style-type: none"> <li>• Interest Only loans</li> </ul>
<b>Minimum Loan Size</b>	\$100,000	For all loan sizes refer to Product Comparison
<b>Maximum Loan Size</b>	\$1,000,000 (up to 80% LVR)	
<b>Maximum LVR</b>	Up to 85% for all loan purposes (inclusive of fees) for loans up to \$850,000	
<b>Credit History</b>	Paid defaults up to \$500 may be considered	
<b>Genuine Savings</b>	Not required	
<b>Cash Out</b>	Maximum of \$20,000 unless for a verified asset purchase (for example car, real estate or renovation quotes). Not available for business use. <sup>^</sup>	
<b>Debt Consolidation</b>	Debt consolidation (maximum of 4 debts)	
<b>Income Documentation (PAYG)</b>	Last 2 pay slips PLUS ONE of the following: <ul style="list-style-type: none"> <li>• Letter of employment</li> <li>• Latest group certificate</li> <li>• Tax assessment notice</li> <li>• 3 months bank statements</li> </ul>	
<b>Income Documentation (Self Employed)</b>	<ul style="list-style-type: none"> <li>• Last 2 years tax returns; and</li> <li>• Last 2 years tax assessment notices</li> </ul>	
<b>Acceptable Securities</b>	<ul style="list-style-type: none"> <li>• Residential securities in categories 1 – 4<sup>1</sup> with a maximum land size of 25 acres (10 hectares)</li> <li>• Vacant Residential Land only in categories 1 and 2 with a maximum size of 2.5 acres (max 65% LVR and max loan size of \$650,000)</li> </ul>	

## Product Features

<b>Loan term</b>	10 – 30 years	
<b>Repayment Options</b>	Principal and Interest	<ul style="list-style-type: none"> <li>• Principal and Interest</li> <li>• Interest Only<sup>2</sup> (maximum 5 years followed by Principal and Interest)</li> </ul> <p>Interest Only is limited on owner occupied properties to 50% of total loan limit</p>
<b>Interest Rate Type</b>	Variable	
<b>Redraw</b>	<ul style="list-style-type: none"> <li>• Minimum manual redraw amount is \$1,000</li> <li>• Minimum online redraw is \$50</li> </ul>	
<b>Offset Sub–Account</b>	100% Interest Offset Sub–Account available <sup>3</sup>	
<b>Account Splits</b>	Maximum of four splits (including 100% Interest Offset Sub–Account split)	
<b>Lump Sum Payments</b>	Free additional payments are allowed	
<b>Fee Capitalisation</b>	Fees can be capitalised up to 85% LVR (inclusive of fees) <sup>4</sup>	
<b>Transaction Facilities</b>	<ul style="list-style-type: none"> <li>• Online</li> <li>• Telephone</li> <li>• ATM</li> <li>• Visa Debit Card (including payWave)</li> <li>• Redraw facility</li> <li>• BPAY</li> <li>• EFTPOS</li> <li>• Direct Debit</li> </ul>	

<sup>^</sup> Cash out portion is limited to 20% of security valuation if LVR > 80%. Refer to page 11 for additional notes

Product Specifications		
	Alt Doc	Alt Doc PLUS
<b>Loan Purpose</b>	Purchase or refinance of owner occupied properties	Purchase or refinance of owner occupied and/or investment properties, and also includes: <ul style="list-style-type: none"> <li>• Interest Only loans</li> </ul>
<b>Minimum Loan Size</b>	\$100,000	For all loan sizes refer to Product Comparison
<b>Maximum Loan Size</b>	\$1,000,000	
<b>Maximum LVR</b>	Up to 75% (inclusive of fees)	
<b>Credit History</b>	Paid defaults up to \$500 may be considered	
<b>Genuine Savings</b>	Not required	
<b>Cash Out</b>	Maximum of \$20,000 unless for a verified asset purchase (for example car, real estate or renovation quotes). Not available for business use <sup>^</sup>	
<b>Debt Consolidation</b>	Debt consolidation (maximum of 4 debts)	
<b>Income Documentation (Self Employed)</b>	<ul style="list-style-type: none"> <li>• ABN registered for 24 months</li> <li>• GST registered for 12 months</li> <li>• Declaration of financial position PLUS TWO of the following: <ul style="list-style-type: none"> <li>– 6 months business bank statements</li> <li>– 6 months BAS</li> <li>– Go Flexi accountant's letter</li> </ul> </li> </ul>	
<b>Acceptable Securities</b>	<ul style="list-style-type: none"> <li>• Residential securities in categories 1 – 4<sup>1</sup> with a maximum land size of 25 acres (10 hectares)</li> <li>• Vacant Residential Land only in categories 1 and 2 with a maximum size of 2.5 acres (max 65% LVR and max loan size of \$650,000)</li> </ul>	
Product Features		
<b>Loan term</b>	10 – 30 years	
<b>Repayment Options</b>	Principal and Interest	<ul style="list-style-type: none"> <li>• Principal and Interest</li> <li>• Interest Only<sup>2</sup> (maximum 5 years followed by Principal and Interest)</li> </ul> <p>Interest Only is limited on owner occupied properties to 50% of total loan limit</p>
<b>Interest Rate Type</b>	Variable	
<b>Redraw</b>	<ul style="list-style-type: none"> <li>• Minimum manual redraw amount is \$1,000</li> <li>• Minimum online redraw is \$50</li> </ul>	
<b>Offset Sub–Account</b>	100% Interest Offset Sub–Account available <sup>3</sup>	
<b>Account Splits</b>	Maximum of four splits (including 100% Interest Offset Sub-Account split)	
<b>Lump Sum Payments</b>	Free additional payments are allowed	
<b>Fee Capitalisation</b>	Fees can be capitalised up to 75% LVR (inclusive of fees) <sup>4</sup>	
<b>Transaction Facilities</b>	<ul style="list-style-type: none"> <li>• Online</li> <li>• Telephone</li> <li>• ATM</li> <li>• Visa Debit Card (including payWave)</li> <li>• Redraw facility</li> <li>• BPAY</li> <li>• EFTPOS</li> <li>• Direct Debit</li> </ul>	

<sup>^</sup> Cash out portion is limited to 20% of security valuation if LVR > 80%. Refer to page 11 for additional notes.

## Product Specifications

	Full Doc	Full Doc PLUS
<b>Loan Purpose</b>	Purchase or refinance of owner occupied properties	Purchase or refinance of owner occupied or investment properties and also includes: <ul style="list-style-type: none"> <li>Interest Only loans</li> </ul>
<b>Minimum Loan Size</b>	\$50,000	For all loan sizes refer to Product Comparison
<b>Maximum Loan Size</b>	\$1,000,000	
<b>Maximum LVR</b>	Up to 80% for all loan purposes (inclusive of fees)	
<b>Credit History</b>	<ul style="list-style-type: none"> <li>Unlimited defaults, judgements and writs up to \$1,000 accepted (paid or unpaid)</li> <li>Unlimited defaults, judgements and writs &gt; \$1,000, registered &gt; 24 months (paid or unpaid) accepted</li> <li>Discharged from bankruptcy (1 day accepted)</li> </ul>	
<b>Genuine Savings</b>	Not required	
<b>Cash Out</b>	Maximum of \$20,000 unless for a verified asset purchase (for example car, real estate or renovation quotes)	
<b>Debt Consolidation</b>	Debt consolidation for an unlimited number of debts including payout of ATO debts	
<b>Income Documentation (PAYG)</b>	Last 2 pay slips PLUS ONE of the following: <ul style="list-style-type: none"> <li>Letter of employment</li> <li>Latest group certificate</li> <li>Tax assessment notice</li> <li>3 months bank statements</li> </ul>	
<b>Income Documentation (Self Employed)</b>	<ul style="list-style-type: none"> <li>Last 2 years tax returns; and</li> <li>Last 2 years tax assessment notices</li> </ul>	
<b>Acceptable Securities</b>	<ul style="list-style-type: none"> <li>Residential securities in categories 1 – 4<sup>1</sup> with a maximum land size of 25 acres (10 hectares)</li> <li>Vacant Residential Land only in categories 1 and 2 with a maximum size of 2.5 acres (max 65% LVR and max loan size of \$650,000)</li> </ul>	

## Product Features

<b>Loan term</b>	10 – 40 years	<ul style="list-style-type: none"> <li>Principal &amp; Interest: 10 – 40 years</li> <li>Interest Only: 10 – 30 years</li> </ul>
<b>Repayment Options</b>	Principal and Interest	<ul style="list-style-type: none"> <li>Principal and Interest</li> <li>Interest Only<sup>2</sup> (maximum 5 years followed by Principal and Interest)</li> </ul>
<b>Interest Rate Type</b>	Variable	
<b>Redraw</b>	<ul style="list-style-type: none"> <li>Minimum manual redraw amount is \$1,000</li> <li>Minimum online redraw is \$50</li> </ul>	
<b>Offset Sub-Account</b>	100% Interest Offset Sub-Account available <sup>3</sup>	
<b>Account Splits</b>	Maximum of four splits (including 100% Interest Offset Sub-Account split)	
<b>Lump Sum Payments</b>	Free additional payments are allowed	
<b>Fee Capitalisation</b>	Fees can be capitalised up to 80% LVR (inclusive of fees)	
<b>Transaction Facilities</b>	<ul style="list-style-type: none"> <li>Online</li> <li>Telephone</li> <li>ATM</li> <li>Visa Debit Card (including payWave)</li> <li>Redraw facility</li> <li>BPAY</li> <li>EFTPOS</li> <li>Direct Debit</li> </ul>	

Product Specifications		
	Alt Doc	Alt Doc PLUS
<b>Loan Purpose</b>	Purchase or refinance of owner occupied properties	Purchase or refinance of owner occupied and/or investment properties, and also includes: <ul style="list-style-type: none"> <li>Interest Only loans</li> </ul>
<b>Minimum Loan Size</b>	\$50,000	For all loan sizes refer to Product Comparison
<b>Maximum Loan Size</b>	\$1,000,000	
<b>Maximum LVR</b>	Up to 75% for all loan purposes (inclusive of fees)	
<b>Credit History</b>	<ul style="list-style-type: none"> <li>Unlimited defaults, judgements and writs up to \$1,000 accepted (paid or unpaid)</li> <li>Unlimited defaults, judgements and writs &gt; \$1,000, registered &gt; 24 months (paid or unpaid) accepted</li> <li>Discharged from bankruptcy (1 day accepted)</li> </ul>	
<b>Genuine Savings</b>	Not required	
<b>Cash Out</b>	Maximum of \$20,000 unless for a verified asset purchase (for example car, real estate or renovation quotes)	
<b>Debt Consolidation</b>	Debt consolidation for an unlimited number of debts including payout of ATO debts	
<b>Income Documentation (Self Employed)</b>	<ul style="list-style-type: none"> <li>ABN registered for 24 months</li> <li>GST registered for 12 months</li> <li>Declaration of financial position PLUS ONE of the following: <ul style="list-style-type: none"> <li>6 months business bank statements</li> <li>6 months BAS</li> <li>Go Flexi accountant's letter</li> </ul> </li> </ul>	
<b>Acceptable Securities</b>	<ul style="list-style-type: none"> <li>Residential securities in categories 1 – 41 with a maximum land size of 25 acres (10 hectares)</li> </ul>	
Product Features		
<b>Loan term</b>	10 – 40 years	<ul style="list-style-type: none"> <li>Principal &amp; Interest: 10 – 40 years</li> <li>Interest Only: 10 – 30 years</li> </ul>
<b>Repayment Options</b>	Principal and Interest	<ul style="list-style-type: none"> <li>Principal and Interest</li> <li>Interest Only<sup>2</sup> (maximum 5 years followed by Principal and Interest)</li> </ul>
<b>Interest Rate Type</b>	Variable	
<b>Redraw</b>	<ul style="list-style-type: none"> <li>Minimum manual redraw amount is \$1,000</li> <li>Minimum online redraw is \$50</li> </ul>	
<b>Offset Sub–Account</b>	100% Interest Offset Sub–Account available <sup>3</sup>	
<b>Account Splits</b>	Maximum of four splits (including 100% Interest Offset Sub–Account split)	
<b>Lump Sum Payments</b>	Free additional payments are allowed	
<b>Fee Capitalisation</b>	Fees can be capitalised up to 75% LVR (inclusive of fees)	
<b>Transaction Facilities</b>	<ul style="list-style-type: none"> <li>Online</li> <li>Telephone</li> <li>ATM</li> <li>Visa Debit Card (including payWave)</li> <li>Redraw facility</li> <li>BPAY</li> <li>EFTPOS</li> <li>Direct Debit</li> </ul>	

Product Specifications		
	Full Doc	Full Doc PLUS
Loan Purpose	Purchase or refinance of owner occupied properties	
Minimum Loan Size	\$50,000	For all loan sizes refer to Product Comparison
Maximum Loan Size	\$1,000,000	\$1,000,000 (up to 70% LVR)
Maximum LVR	Up to 75% for all loan purposes (inclusive of fees)	
Credit History	<ul style="list-style-type: none"> <li>Unlimited defaults, judgements and writs up to \$1,000 accepted</li> <li>Unlimited defaults, judgements and writs &gt;\$1,000, registered &gt;12 months (paid or unpaid)</li> <li>&lt;1 month mortgage arrears (within last 6 months)</li> <li>Discharged from bankruptcy (1 day accepted)</li> </ul>	<b>Additional PLUS allowances:</b> <ul style="list-style-type: none"> <li>Unlimited defaults, judgements or writs from 1 credit event &lt;12 months (paid or unpaid)</li> <li>Unlimited mortgage arrears (within last 6 months)</li> </ul>
Genuine Savings	Not required	
Cash Out	Maximum of \$20,000 unless for a verified asset purchase (for example car, real estate or renovation quotes)	
Debt Consolidation	Debt consolidation for an unlimited number of debts including payout of ATO debts	
Income Documentation (PAYG)	Last 2 pay slips PLUS ONE of the following: <ul style="list-style-type: none"> <li>Letter of employment</li> <li>Latest group certificate</li> <li>Tax assessment notice</li> <li>3 months bank statements</li> </ul>	
Income Documentation (Self Employed)	<ul style="list-style-type: none"> <li>Last 2 years tax returns; and</li> <li>Last 2 years tax assessment notices</li> </ul>	
Acceptable Securities	Residential securities in categories 1 – 4 <sup>1</sup> with a maximum land size of 25 acres (10 hectares)	Residential securities in categories 1 and 2 <sup>1</sup> with a maximum land size of 25 acres (10 hectares)
Product Features		
Loan term	10 – 40 years (Interest Only not available for terms > 30 years)	
Repayment Options	<ul style="list-style-type: none"> <li>Interest Only<sup>2</sup> (maximum 5 years followed by Principal and Interest)</li> <li>Principal and Interest</li> </ul>	
Interest Rate Type	Variable	
Redraw	<ul style="list-style-type: none"> <li>Minimum manual redraw amount is \$1,000</li> <li>Minimum online redraw is \$50</li> </ul>	
Offset Sub–Account	100% Interest Offset Sub–Account available <sup>3</sup>	
Account Splits	Maximum of four splits (including 100% Interest Offset Sub–Account split)	
Lump Sum Payments	Free additional payments are allowed	
Fee Capitalisation	Fees can be capitalised up to 75% LVR (inclusive of fees)	
Transaction Facilities	<ul style="list-style-type: none"> <li>Online</li> <li>Telephone</li> <li>ATM</li> <li>Visa Debit Card (including payWave)</li> <li>Redraw facility</li> <li>BPAY</li> <li>EFTPOS</li> <li>Direct Debit</li> </ul>	

Product Specifications		
	Alt Doc	Alt Doc PLUS
<b>Loan Purpose</b>	Purchase or refinance of owner occupied and/or investment properties	
<b>Minimum Loan Size</b>	\$50,000	For all loan sizes refer to Product Comparison
<b>Maximum Loan Size</b>	\$1,000,000	\$1,000,000 (up to 70% LVR)
<b>Maximum LVR</b>	Up to 75% for all loan purposes (inclusive of fees)	Up to 75% (inclusive of fees) for loans up to \$750,000
<b>Credit History</b>	<ul style="list-style-type: none"> <li>Unlimited defaults, judgements and writs up to \$1,000 accepted</li> <li>Unlimited defaults, judgements and writs &gt;\$1,000, registered &gt;12 months (paid or unpaid)</li> <li>&lt;1 month mortgage arrears (within last 6 months)</li> <li>Discharged from bankruptcy (1 day accepted)</li> </ul>	<ul style="list-style-type: none"> <li>Unlimited defaults, judgements or writs from 1 credit event &lt; 12 months (paid or unpaid)</li> <li>Unlimited mortgage arrears (within last 6 months)</li> </ul>
<b>Genuine Savings</b>	Not required	
<b>Cash Out</b>	Maximum of \$20,000 unless for a verified asset purchase (for example car, real estate or renovation quotes)	
<b>Debt Consolidation</b>	Debt consolidation for an unlimited number of debts including payout of ATO debts	
<b>Income Documentation (Self-Employed)</b>	<ul style="list-style-type: none"> <li>ABN registered for 24 months</li> <li>GST registered for 12 months</li> <li>Declaration of financial position PLUS ONE of the following:               <ul style="list-style-type: none"> <li>6 months business bank statements</li> <li>6 months BAS</li> <li>Go Flexi accountant's letter</li> </ul> </li> </ul>	
<b>Acceptable Securities</b>	Residential securities in categories 1 – 4 <sup>1</sup> with a maximum land size of 25 acres (10 hectares)	Residential securities in categories 1 and 2 <sup>1</sup> with a maximum land size of 25 acres (10 hectares)
Product Features		
<b>Loan term</b>	10 – 40 years (Interest Only not available for terms > 30 years)	
<b>Repayment Options</b>	<ul style="list-style-type: none"> <li>Interest Only<sup>2</sup> (maximum 5 years followed by Principal and Interest)</li> <li>Principal and Interest</li> </ul>	
<b>Redraw</b>	<ul style="list-style-type: none"> <li>Minimum manual redraw amount is \$1,000</li> <li>Minimum online redraw is \$50</li> </ul>	
<b>Offset Sub-Account</b>	100% Interest Offset Sub-Account available <sup>3</sup>	
<b>Account Splits</b>	Maximum of four splits (including 100% Interest Offset Sub-Account split)	
<b>Lump Sum Payments</b>	Free additional payments are allowed	
<b>Fee Capitalisation</b>	Fees can be capitalised up to 75% LVR (inclusive of fees)	
<b>Transaction Facilities</b>	<ul style="list-style-type: none"> <li>Online</li> <li>Telephone</li> <li>ATM</li> <li>Visa Debit Card (including payWave)</li> <li>Redraw facility</li> <li>BPAY</li> <li>EFTPOS</li> <li>Direct Debit</li> </ul>	



# PRODUCT COMPARISON

	Go Flexi Prime		Go Flexi Near Prime		Go Flexi Specialist			
	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Full Doc PLUS	Alt Doc	Alt Doc PLUS
<b>Max LVR</b>	Up to 85%	Up to 75%	Up to 80%	Up to 75%	Up to 75%		Up to 75%	
<b>Loan Term</b>	10 – 30 years		10 – 40 years		10 – 40 years			
<b>Interest Only (maximum 5 years)</b>	PLUS only		PLUS only		✓			
<b>Construction Loan</b>	✗	✗	✗		✗			
<b>Income Documentation (PAYG)</b>	Last 2 pay slips PLUS ONE supporting document*	✗	Last 2 pay slips PLUS ONE supporting document*	✗	Last 2 pay slips PLUS ONE supporting document*		✗	
<b>Income Documentation (Self-Employed)</b>	Last 2 years tax returns plus last 2 years tax assessment	ABN – 24 months GST – 12 months Declaration of financial Position PLUS TWO supporting documents <sup>^</sup>	Last 2 years tax returns plus last 2 years tax assessment	ABN – 24 months GST – 12 months Declaration of financial Position PLUS ONE supporting document <sup>^</sup>	Last 2 years tax returns plus last 2 years tax assessment		ABN – 24 months GST – 12 months Declaration of Financial Position plus one supporting document <sup>^</sup>	
<b>Impairment up to \$1,000 (defaults, judgements and writs)</b>	✗ (paid defaults up to \$500 considered)		✓		✓			
<b>Impairment &lt; 12 months (defaults, judgements and writs)</b>	✗		✗		✗	✓ (unlimited when due to 1 credit event)	✗	✓ (unlimited when due to 1 credit event)
<b>Impairment &gt; 12 months (defaults, judgements and writs)</b>	✗		Unlimited when registered >24 months		✓			
<b>Mortgage Arrears</b>	✗		✗		✓ (<1 month within last 6 months)	✓ (<1 month within last 6 months)	✓ (<1 month within last 6 months)	✓ (unlimited within last 6 months)
<b>Cash Out</b>	Up to 85% LVR	Up to 75% LVR	Up to 80% LVR	Up to 75% LVR	Up to 75% LVR		Up to 75% LVR	

## Loan size limits (applicable to residential securities in categories 1 and 2)

	Full doc & Full Doc PLUS	Alt doc & Alt Doc PLUS	Full doc & Full Doc PLUS	Alt doc & Alt Doc PLUS	Full Doc	Full Doc PLUS	Alt Doc	Alt Doc PLUS
<b>Up to 65%</b>	\$1M	\$1M	\$1M	\$1M	\$1M	\$1M	\$1M	\$1M
<b>Up to 70%</b>	\$1M	\$1M	\$1M	\$1M	\$1M	\$1M	\$1M	\$1M
<b>Up to 75%</b>	\$1M	\$1M	\$1M	\$1M	\$1M	\$750K	\$1M	\$750K
<b>Up to 80%</b>	\$1M (all locations)	—	\$1M	—	—	—	—	—
<b>Up to 85%</b>	\$850K	—	—	—	—	—	—	—

\*Supporting PAYG Documentation includes – Letter of employment, tax assessment notice, latest group certificate or 3 months bank statements.

<sup>^</sup>Supporting Self-Employed Documentation includes – 6 months business bank statements, 6 months BAS or Go Flexi accountant's letter.

# SERVICING AND ADDITIONAL LENDING POLICIES

Acceptable Employment & Income		
Employment type	Income Definition	Allowance
<b>Full or Part-Time or Contract (PAYG)</b>	Base salary, allowances and shift penalties. PRIME <ul style="list-style-type: none"> <li>• Minimum 12 months continuous employment within same industry, or</li> <li>• Minimum 6 months employment with current employer.</li> </ul> NEAR PRIME or SPECIALIST No minimum time frame required	100%
<b>Casual or Second Job</b>	PRIME or SPECIALIST PLUS Minimum 12 months continuous service with current employer. NEAR PRIME or SPECIALIST Minimum 6 months continuous service with current employer (with a minimum of 18 months continuous employment within the same industry)	50%
<b>Overtime</b>	Overtime – 100% if borrower is employed in essential government services (for example, police, nurse, fire brigade etc.) and if a condition of a borrower’s employment. Must be demonstrated over the last 12 months <sup>^</sup>	100%
<b>Self-Employed</b>	<ul style="list-style-type: none"> <li>• Acceptable forms of income including Net Profit Before Tax, Directors wages/salaries, Depreciation, Interest on debts being refinanced and Superannuation contribution in excess of 9.5%.</li> <li>• Minimum self-employed period of 24 months</li> </ul>	100%
<b>Centrelink Pensions</b>	Centrelink Pension received (e.g. aged, invalid etc.) <sup>^^</sup>	100%
<b>Superannuation</b>	Pension or annuities	100%
<b>Rental Income</b>	Rental income to be received post settlement	80%
<b>Housing Allowance</b>	Allowance provided by employer or government bodies (not accepted on PRIME)	100%
<b>Forms of Guaranteed Income</b>	Inheritance and trust beneficiaries etc (not accepted on PRIME)	100%
<b>Child Support Payments</b>	If a court order or a child support agency agreement exists or proof of receipt for a period of 3 months continuous payments with no age restrictions. The following evidence of receipt of payments is required: <ul style="list-style-type: none"> <li>• Proof of receipt of maintenance for a continuous period of at least 3 months by way of savings statements; or</li> <li>• Child Support Agency letter to confirm the maintenance agreement.</li> </ul> Only accepted on PRIME where the benefit is available for the next five years	100%
<b>Family Payments</b>	Family assistance payment for dependent children regardless of age. (Part A, Part B and parenting will be used, rental, sickness and pharmaceutical allowances are not to be used.) Only accepted on PRIME where the benefit is available for the next five years.	100%
<b>Fully Maintained Company Car</b>	Maximum of \$5,000 can be added to the Gross Taxable Income	Up to \$5,000
<b>Car Allowance</b>	100% if a condition of a borrower’s employment	100%

<sup>^</sup> Overtime from other non-government services are excluded. Commission and bonus income are excluded.

<sup>^^</sup> Applicants that derive the majority of their income from Centrelink and Social Benefits Income can qualify for a maximum 75% LVR on the Go Flexi SPECIALIST Full Doc product

<sup>\*</sup> Income from dividends and distributions are excluded.

<sup>\*\*</sup> The % of income allowed is based on the borrower being able to meet the Acceptable Employment Type policy

<sup>\*\*\*</sup> An average of the last 2 years income is used for servicing unless the most recent year is less than the average – in this case the most recent year is used Applies to Full Doc applications only.

# SERVICING AND ADDITIONAL LENDING POLICIES

## Servicing

All loans to be serviced at a benchmark rate of 5.85% or 2.50% above the applicable rate, whichever is the higher. Self-employed Applicants must have a minimum 1.25%. Applicants that have the majority of their income from Centrelink and Social Benefit Income can only qualify for a maximum 75% LVR on the Go Flexi SPECIALIST Full Doc and serviceability must be a minimum of 1.25%. Refer to Go Flexi's serviceability calculator at [pepper.com.au/broker/white-label](http://pepper.com.au/broker/white-label).

## Responsible Lending

Go Flexi is committed to responsible lending. We recognise the importance of working with our valued distribution partners to ensure we all play our part in conducting business in an ethical and responsible manner. To find out more about Go Flexi's approach to responsible lending visit: [pepper.com.au/responsiblelending](http://pepper.com.au/responsiblelending)

Lending Areas (Based on postcode listing):

- Category 1 Maximum LVR 85%
- Category 2 Maximum LVR 85%
- Category 3 Maximum LVR 75%
- Category 4 Maximum LVR 70%

## Additional Lending Policies

All mortgage applications must clearly demonstrate a financial benefit to the applicant(s).

### GO FLEXI WILL LEND TO:

- Private partnerships, companies, trustees (maximum 6 borrowers).
- Vacant land (on Go Flexi PRIME Full Doc and Alt Doc and NEAR PRIME Full Doc only for residential properties in categories 1 and 2 to a maximum land size of 2.5 acres). Vacant land cannot be offered as sole security and must be supported by a second security.

### WILL NOT LEND ON:

Rural properties, commercial properties, relocatable and mobile homes, serviced apartments, studio apartments, resort complexes, retirement villages, bedsits and heritage listed buildings.

### MAXIMUM EXPOSURE LIMITS:

- The maximum exposure per applicant is \$2,000,000.
- The maximum exposure per security is \$1,500,000 for PRIME and NEAR PRIME.

### SECURITY TITLES CONSIDERED:

- Torrens, old system, community, crown lease.
- Maximum three securities per development or maximum exposure not more than 25%.

### UNITS:

- Restriction on units within high density post codes apply. Unit blocks cannot be comprised of more than 35 units when located within a high density post code (see website for locations).
- New units (< 12 months old) are excluded if a development is comprised of more than 35 units.
- Maximum LVR on new units (< 12 months old) of 75%.

### NON-CONFORMING AND PRIVATE OR SOLICITOR LOANS:

Will refinance non-conforming, private and solicitor loans.

### DARWIN SECURITIES:

Securities located within Darwin and where the value is >1.5 times the local (postcode) median house price are considered not acceptable. When a unit is located in a development consisting of 35 or more units it is an unacceptable security. The maximum LVR on all other units located in Darwin is 70% [exclusive of fees].

### WESTERN AUSTRALIAN SECURITIES:

- Maximum LVR of 85% where the loan is secured by a unit.
- Maximum LVR of 85% for Interest Only loans

### PORTABILITY:

Go Flexi offers portability on all new loans. Subject to conditions Go to 'Documents and forms' section on [pepper.com.au/broker/whitelabel](http://pepper.com.au/broker/whitelabel) for details.

### NEGATIVE GEARING:

Negative Gearing is accounted for during the loan assessment<sup>5</sup>.

### BANK STATEMENTS:

Applicants' last three months personal bank statements may be needed for positive confirmation of their declared living expenses.

### MORTGAGE STATEMENTS:

- 6 months mortgage statements required on any owner occupied or investment loan being refinanced.

- 12 months mortgage statements required on refinancing of nonconforming loans.
- Loan statements are not required where the loan Repayment History Information can be verified on the Applicant's credit file obtained by Go Flexi. In such cases proof of balance may still be required. Loan or transactional statements may be required to establish a customer's historic repayment level where a history of arrears is present.

### SOLE APPLICANTS IN SPOUSAL RELATIONSHIPS:

If a sole borrower is in a spousal relationship and household cash flow is split, we will take 50% of joint debt repayments and apply a single living expense view for our applicant. The loan will be subject to a servicing test at both a household and applicant level. The following documentation is required for the non-borrowing spouse:

- Income verification documents
- Asset and Liability Statement
- Living Expenses Statement
- Signed Privacy Act

### REPAYMENT HISTORY INFORMATION (RHI)

Repayment History Information indicates whether the minimum repayment on a credit account was made on time (or within a 14 day grace period) and if not, how late the payment was made. The RHI column shows the number of months that the minimum repayment was not met. The corresponding product column shows product placement for such repayment history.

MORTGAGES		NON MORTGAGES	
RHI	PRODUCT	RHI	PRODUCT
0	Prime	0	Prime
1	Specialist	1	Near Prime
2	Specialist Plus	2	Near Prime
3	Specialist Plus	3	Near Prime
4	Specialist Plus	4	Specialist
5	Specialist Plus	5	Specialist
6	Specialist Plus	6	Specialist
X	Specialist Plus	X	Specialist Plus

### ADDITIONAL ADVANCE

- The loan must have settled at least 3 months for PRIME and 6 months for NEAR PRIME/SPECIALIST prior to the application for further borrowing.
- The loan must be current with no dishonoured payments within the 3 months for PRIME and 6 months for NEAR PRIME/SPECIALIST prior to application.
- Minimum amount \$10,000.
- \$395 Establishment fee or \$100 if broker orders valuation.
- 1% Mortgage Risk Fee (on Additional Advance amount only)
- For PRIME loans, Lender Protection Fee (LPF) payable is LPF on total amount less LPF already paid.
- Legal Fees of \$150 plus disbursements are payable.

When an application for an Additional Advance is received, customer and security information will need to be updated.

The documentation that will be required is as follows:

- New fully completed Go Flexi Additional Advance Application Form.
- Updated income evidence, including pay slips or Alt Doc Income Declaration.
- A new Equifax report will be ordered.
- A new Full Valuation will be requested.
- The Building Insurance figure will be updated.
- If there is any new adverse credit information a request for further details | will be made.
- Funds will be disbursed by a Go Flexi panel Solicitor after receipt of all security documents.

### ADDITIONAL NOTES

- 1 Refer to Go Flexi's Postcode Search in Tools section on [pepper.com.au/broker/white-label](http://pepper.com.au/broker/white-label) for category lending limits
- 2 Additional terms and conditions apply to Interest Only loans which are set out in the customer's loan agreement. Principal and Interest repayments are calculated on the residual loan term
- 3 The terms and conditions applicable to Offset Sub-Accounts are set out in the customer's loan agreement
- 4 Refer to LPF Calculator in Tools section on: [pepper.com.au/broker/white-label](http://pepper.com.au/broker/white-label)
- 5 Go Flexi is not liable for any taxation related assumptions or representations associated with the negative gearing.

**Go** FLEXI  
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