



**Product
Rate Matrix**



VITAL STAR FULL DOC

LVR	Interest Rate (p.a.)		Max Loan Amount - METRO	Max Loan Amount - NON METRO
	OWNER OCCUPIED	INVESTMENT		
70%	6.82%	6.98%	\$2,000,000	\$1,000,000
80%	6.92%	6.98%	\$1,500,000	\$1,000,000
90% with LMI	7.43%	7.43%	\$1,000,000	\$750,000
95% with LMI	7.83%	8.23%	\$1,000,000 (OO) / \$800,000 (INV)	\$500,000
			\$3,000,000 (Single Borrower Exposure)	

LOADINGS:

Full Doc Interest Only loans ----- +0.40%
 Risk Fee ----- Waived

VITAL STAR ALT DOC

LVR	Interest Rate (p.a.)*	Max Loan Amount - METRO	Max Loan Amount - NON METRO
65%	7.35%	\$1,750,000	\$1,000,000
70%	7.35%	\$1,500,000	\$1,000,000
75%	7.35%	\$1,250,000	\$750,000
80%	7.35%	\$1,000,000	\$750,000
		\$2,500,000 (Single Borrower Exposure)	\$2,500,000 (Single Borrower Exposure)
Regional		Max Loan Amount - REGIONAL	
60%	7.35%	\$750,000	\$750,000
		\$2,000,000 (Single Borrower Exposure)	

LOADINGS:

Investment Loans ----- +0.20%
 Interest Only loans ----- +0.30%
 Loan Size Loading >\$1.5m ----- +0.50%
 Off-set Loading ----- +0.10%

* Unlock a 0.10% discount by presenting dual income documents.

VITAL STAR PRODUCTS

Repayment Type ----- P&I or IO (up to 5 years)
 Loan Term ----- Up to 30 years
 Fixed Rate Option ----- Yes, up to 5 years POA

Offset or Redraw ----- Yes
 Security Location ----- Metro & Non-metro considered
 Security ----- 1st registered real property mortgage



VITAL AGILITY RESIDENTIAL

LVR	Interest Rate (p.a.)		Max Loan Amount - METRO	Min Loan Amount - NON-METRO
	FULL DOC	ALT DOC		
60%	7.74%	8.04%	\$2,500,000	\$1,500,000
65%	7.84%	8.14%	\$2,500,000	\$1,500,000
70%	8.04%	8.34%	\$2,000,000	\$1,000,000
80%	8.34%	8.64%	\$1,500,000	-
			\$3,000,000 (Single Borrower Exposure)	

LOADINGS:	
Interest Only Loading	+0.30%
Jumbo Loading >\$1M	+1.00%
Risk Fee ^ :	
LVR < 60%	NIL
LVR > 60% & ≤ 65%	0.50% of loan amount
LVR > 65% & ≤ 70%	1.00% of loan amount
LVR > 70% & ≤ 80%	1.25% of loan amount

VITAL AGILITY RESIDENTIAL

Repayment Type ----- P&I or IO (up to 5 years)
 Loan Term ----- Up to 30 years
 Fixed Rate Option ----- Yes, up to 5 years POA

Security Location ----- Metro & Non-metro considered
 Security ----- Residential Security only



VITAL AGILITY COMMERCIAL

LVR	Interest Rate (p.a.)		Max Loan Amount - METRO
	FULL DOC	ALT DOC	
60%	8.03%	8.53%	\$3,000,000
65%	8.23%	8.73%	\$3,000,000
70%	8.33%	8.83%	\$2,000,000
75%	8.63%	9.13%	\$1,500,000
			\$5,000,000 (Single Borrower Exposure)

LOADINGS:

Interest Only Loading ----- +0.30%

Risk Fee :

LVR < 60% ----- 0.50% of loan amount

LVR > 60% & ≤ 70% ----- 1.00% of loan amount

LVR > 70% & ≤ 80% ----- 1.25% of loan amount

VITAL AGILITY COMMERCIAL (LEASE DOC)

LVR	Interest Rate (p.a.)	Max Loan Amount - METRO
60%	8.23%	\$3,000,000
65%	8.43%	\$3,000,000
		\$5,000,000 (Single Borrower Exposure)

LOADINGS:

Interest Only Loading ----- +0.30%

Risk Fee :

LVR < 60% ----- 0.50% of loan amount

LVR > 60% & ≤ 65% ----- 1.00% of loan amount

VITAL AGILITY COMMERCIAL

Repayment Type ----- P&I or IO (up to 5 years)

Loan Term ----- Up to 30 years

Fixed Rate Option ----- Yes, up to 3 years POA

Security Location ----- Metro considered

Security ----- Commercial Security only



VITAL SMSF RESIDENTIAL

LVR	Interest Rate (p.a.)	Max Loan Amount - METRO
≤ 70%	7.33%	\$1,500,000
> 70% to ≤ 75%	7.53%	\$1,500,000
> 75% to ≤ 80%	7.53%	\$1,250,000
> 80% to ≤ 85%	7.83%	\$1,000,000
> 85% to ≤ 90%	8.23%	\$1,000,000
≤ 60% Regional	7.53%	\$1,250,000
		\$3,000,000 (Single Borrower Exposure)

VITAL SMSF RESIDENTIAL

Repayment Type ----- P&I or IO (up to 5 years)
 Loan Term ----- Up to 30 years

Fixed Rate Option ----- Yes, up to 5 years POA
 Offset or Redraw ----- Yes

LOADINGS:

Interest Only Loading ----- +0.30%
 Off-set Loading ----- +0.10%
 Inner City Postcode Loading > LVR 75% ----- +0.50%

Risk Fee:

LVR > 80% ----- 1.50% of loan amount
 Regional ----- 0.50% of loan amount

VITAL SMSF COMMERCIAL

LVR	Interest Rate (p.a.)	Max Loan Amount - METRO
≤ 60%	8.03%	\$2,000,000
> 60% to ≤ 70%	8.23%	\$2,000,000
> 70% to ≤ 75%	8.63%	\$1,500,000
≤ 60% Regional	8.63%	\$1,500,000
		\$3,000,000 (Single Borrower Exposure)

VITAL SMSF COMMERCIAL

Repayment Type ----- P&I or IO (up to 5 years)
 Loan Term ----- Up to 30 years
 Fixed Rate Option ----- Yes, up to 3 years POA

Offset or Redraw ----- Yes
 Security Location ----- Metro & Non-metro considered
 Security ----- Factories, Warehouse, Retail Outlets and any other acceptable commercial use

LOADINGS:

Interest Only Loading ----- +0.30%
 Large Loan Loading >\$1.5m ----- +0.40%
 Off-set Loading ----- +0.10%
 Inner City Postcode Loading > LVR 70% ----- +0.50%

Risk Fee :

LVR ≤ 70% ----- 0.50% of loan amount
 LVR > 70% ----- 1.00% of loan amount
 Regional ----- 0.50% of loan amount

VITAL EXPAT

LVR	Interest Rate (p.a.)
≤ 75%	7.23%

Max Loan Amount - METRO	
Melbourne & Sydney Metro	\$1,500,000
Brisbane, Gold Coast, Canberra, Perth & Adelaide	\$900,000
NON METRO	
Single Borrower Exposure	\$2,000,000

LOADINGS:

Interest Only Premium	+0.30%
Investor Premium	+0.20%
Large Loan Premium >\$750,000, ≤\$1m	+0.30%
Large Loan Premium >\$1m	+0.50%

Risk Fee [^]:

LVR ≤ 65%	0.50% of loan amount
LVR > 65% and ≤ 70%	1.00% of loan amount
LVR > 70 %	1.50% of loan amount

VITAL SAVER

LVR	Interest Rate (p.a.)
≤ 75%	7.98%

Max Loan Amount - METRO	
Melbourne & Sydney Metro	\$1,500,000
Brisbane, Gold Coast, Canberra, Perth & Adelaide	\$900,000
NON METRO	
Single Borrower Exposure	\$2,000,000

LOADINGS:

Interest Only Premium	+0.30%
Large Loan Premium >\$1m	+0.30%

Risk Fee :

LVR ≤ 65%	0.50% of loan amount
LVR > 65% and ≤ 70%	1.00% of loan amount
LVR > 70 %	1.50% of loan amount

VITAL EXPAT & SAVER

Repayment Type ----- P&I or IO (up to 5 years)
 Loan Term ----- Up to 25 years
 Fixed Rate Option ----- Yes, up to 3 years POA

Offset or Redraw ----- Yes
 Security Location ----- Metro & Non-metro considered
 Security ----- 1st registered real property mortgage

SIMPLE

LVR	Interest Rate (p.a.)*		Max Loan Amount - METRO
	OWNER OCCUPIED	INVESTMENT	
80%	7.64%	7.89%	\$1,000,000
70%	7.74%	7.99%	\$2,000,000
80%	7.74%	7.99%	\$1,500,000

* contact BDM for no clawback option

LOADINGS:

Interest only loading:

Owner Occupied ----- +0.40%

Investment ----- +0.25%

SIMPLE PRODUCT

Repayment Type ----- P&I or IO (up to 5 years)

Loan Term ----- Up to 30 years

Fixed Rate Option ----- Yes, up to 5 years POA

Redraw ----- Yes

Security Location ----- Metro & Non-metro considered

Security ----- 1st registered real property mortgage

Fees and Charges

	VITAL STAR		VITAL AGILITY		VITAL SMSF		VITAL EXPAT / SAVER	SIMPLE
	Full Doc	Alt Doc	Residential	Commercial	Residential	Commercial		
Application Stage								
Application Fee	Waived		Waived		Waived		Waived	Waived
Origination Fee	\$660		\$660		\$660		\$990 includes one standard valuation *	\$660
Valuation Fee	At Cost		At Cost		At Cost		* additional valuation fee may be incurred depending on the property type and value	At Cost
Settlement Stage								
Legal Charge	\$395		\$1,500 (standard) or At Cost		\$1,375	\$1,500	\$400 plus disbursement	\$385
Government Charge	At Cost		At Cost		At Cost		At Cost	At Cost
Settlement Fee	\$250		\$395		\$250		n/a	\$275
Annual Fee (Ongoing)	\$395		\$395		\$395		\$499	\$120
Escalation Fee	n/a		n/a		n/a		n/a	\$350
Discharge Stage								
Optional Early Repayment Waiver	n/a		1.50%		n/a		n/a	n/a
Exit Fee before Minimum Term (3 years)	n/a		3 months interest (inclusive of any applicable loadings)		3 months interest (inclusive of any applicable loadings)		n/a	n/a
Discharge Third Party Fee	At Cost		At Cost		At Cost		At Cost	At Cost
Discharge Fee	\$895		\$895		\$895		\$895	\$1980

Feel free to connect to our experts to help you navigate your financial journey.

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