



# BMM Lo Doc Top Products Guide

| Borrower can supply/requires → |              |                                      | BAS statements | Trading statements | Accountants Verification | 2 year ABN and GST | LMI/Risk Fee Payable | Vacant Land/ Construction | Line of Credit | 100% Offset | Annual Fee | Defaults | Cash Out* | Max. loan amount | Customer Rate | Upfront/trail    |                  |
|--------------------------------|--------------|--------------------------------------|----------------|--------------------|--------------------------|--------------------|----------------------|---------------------------|----------------|-------------|------------|----------|-----------|------------------|---------------|------------------|------------------|
| Refinances                     | ≤60% LVR     | ABL                                  | No             | No                 | Yes                      | Yes                | No                   | Yes                       | Yes            | Yes         | No         | No       | Yes       | \$2M             | 8.14          | 0.65%/0.15%      |                  |
|                                |              | ABL Plus                             | No             | No                 | Yes                      | Yes                | No                   | Yes                       | Yes            | Yes         | No         | No       | Yes       | \$2M             | 8.29          | 0.65%/0.15%      |                  |
|                                |              | Premium Power Pack                   | Optional       | No                 | Optional                 | Yes                | Yes                  | No                        | Yes            | No          | No         | No       | No        | No               | \$1M          | 7.89             | 0.7%/need to add |
|                                |              | Credit Power Pack                    | No             | Yes                | No                       | Yes                | No                   | Yes                       | Yes            | No          | Yes, \$300 | No       | No        | No               | \$1.5M        | 7.41             | 0.7%/need to add |
|                                |              | Premium Specialist Lo                | No             | No                 | Yes                      | Yes                | Yes                  | No                        | No             | No          | No         | No       | Yes       | Yes              | \$1.25M       | From9.28         | 0.70%/0.20%      |
|                                |              | Premium Specialist Lite              | No             | Yes                | No                       | No, 6 months       | No                   | No                        | No             | No          | No         | Yes      | Yes       | Yes              | \$1.5M        | From9.45         | 0.70%/0.20%      |
|                                | 60.1-70% LVR | ABL                                  | No             | No                 | Yes                      | Yes                | Yes                  | Yes                       | Yes            | Yes         | Yes        | No       | No        | No               | \$1M          | 8.14             | 0.65%/0.15%      |
|                                |              | ABL Plus                             | No             | No                 | Yes                      | Yes                | No                   | Yes                       | Yes            | Yes         | No         | No       | No        | No               | \$1.5M        | 8.29             | 0.65%/0.15%      |
|                                |              | Premium Power Pack                   | Yes            | No                 | No                       | Yes                | Yes                  | No                        | Yes            | No          | No         | No       | No        | No               | \$1M          | 7.89             | 0.7%/need to add |
|                                |              | Credit Power Pack                    | No             | Yes                | No                       | Yes                | No                   | Yes                       | Yes            | No          | Yes, \$300 | No       | No        | No               | \$1M          | 7.61             | 0.7%/need to add |
|                                |              | Premium Specialist Lo                | No             | No                 | Yes                      | Yes                | Yes                  | No                        | No             | No          | No         | No       | Yes       | Yes              | \$1.25M       | From9.28         | 0.70%/0.20%      |
|                                |              | Premium Specialist Lite              | No             | Yes                | No                       | No, 6 months       | Yes                  | No                        | No             | No          | No         | Yes      | Yes       | Yes              | \$1.5M        | From9.55         | 0.70%/0.20%      |
|                                | 70.1-80% LVR | ABL                                  | Yes            | No                 | Yes                      | Yes                | Yes                  | Yes                       | Yes            | Yes         | Yes        | No       | No        | No               | \$1M          | 8.14             | 0.65%/0.15%      |
|                                |              | ABL Plus                             | N/A            | N/A                | N/A                      | N/A                | N/A                  | N/A                       | N/A            | N/A         | N/A        | N/A      | N/A       | N/A              | N/A           | N/A              | N/A              |
|                                |              | Premium Power Pack                   | Yes            | No                 | No                       | Yes                | Yes                  | No                        | Yes            | No          | No         | No       | No        | No               | \$1M          | 7.89             | 0.7%/need to add |
|                                |              | Credit Power Pack                    | No             | Yes                | No                       | Yes                | Yes                  | Yes                       | Yes            | No          | Yes, \$300 | No       | No        | No               | \$1M          | 7.61             | 0.7%/need to add |
|                                |              | Premium Specialist Lo <sup>^</sup>   | No             | No                 | Yes                      | Yes                | Yes                  | No                        | No             | No          | No         | No       | Yes       | Yes              | \$1M          | From9.58         | 0.70%/0.20%      |
|                                |              | Premium Specialist Lite <sup>^</sup> | No             | Yes                | No                       | No, 6 months       | Yes                  | No                        | No             | No          | No         | Yes      | Yes       | Yes              | \$1.25M       | From9.9          | 0.70%/0.20%      |
| Purchases                      | ≤60% LVR     | ABL                                  | No             | No                 | Yes                      | Yes                | No                   | Yes                       | Yes            | Yes         | No         | No       | N/A       | \$2M             | 8.14          | 0.65%/0.15%      |                  |
|                                |              | ABL Plus                             | No             | No                 | Yes                      | Yes                | No                   | Yes                       | Yes            | Yes         | No         | No       | N/A       | \$2M             | 8.29          | 0.65%/0.15%      |                  |
|                                |              | Premium Power Pack                   | Optional       | No                 | Optional                 | Yes                | Yes                  | No                        | Yes            | No          | No         | No       | N/A       | \$1M             | 7.89          | 0.7%/need to add |                  |
|                                |              | Credit Power Pack                    | No             | Yes                | No                       | Yes                | No                   | Yes                       | Yes            | No          | Yes, \$300 | No       | N/A       | \$1.5M           | 7.41          | 0.7%/need to add |                  |
|                                |              | Premium Specialist Lo <sup>^</sup>   | No             | No                 | Yes                      | Yes                | Yes                  | No                        | No             | No          | No         | No       | N/A       | \$1.25M          | From9.28      | 0.70%/0.20%      |                  |
|                                |              | Premium Specialist Lite <sup>^</sup> | No             | Yes                | No                       | No, 6 months       | No                   | No                        | No             | No          | No         | Yes      | N/A       | \$1.5M           | From9.45      | 0.70%/0.20%      |                  |
|                                | 60.1-70% LVR | ABL                                  | No             | No                 | Yes                      | Yes                | Yes                  | Yes                       | Yes            | Yes         | Yes        | No       | No        | N/A              | \$1M          | 8.14             | 0.65%/0.15%      |
|                                |              | ABL Plus                             | No             | No                 | Yes                      | Yes                | No                   | Yes                       | Yes            | Yes         | No         | No       | N/A       | \$1.5M           | 8.29          | 0.65%/0.15%      |                  |
|                                |              | Premium Power Pack                   | Optional       | No                 | Optional                 | Yes                | Yes                  | No                        | Yes            | No          | No         | No       | N/A       | \$1M             | 7.89          | 0.7%/need to add |                  |
|                                |              | Credit Power Pack                    | No             | Yes                | No                       | Yes                | No                   | Yes                       | Yes            | No          | Yes, \$300 | No       | N/A       | \$1M             | 7.62          | 0.7%/need to add |                  |
|                                |              | Premium Specialist Lo <sup>^</sup>   | No             | No                 | Yes                      | Yes                | Yes                  | No                        | No             | No          | No         | No       | N/A       | \$1.25M          | From9.28      | 0.70%/0.20%      |                  |
|                                |              | Premium Specialist Lite <sup>^</sup> | No             | Yes                | No                       | No, 6 months       | Yes                  | No                        | No             | No          | No         | Yes      | N/A       | \$1.5M           | From9.55      | 0.70%/0.20%      |                  |
|                                | 70.1-80% LVR | ABL                                  | No             | No                 | Yes                      | Yes                | Yes                  | Yes                       | Yes            | Yes         | Yes        | No       | No        | N/A              | \$1M          | 8.14             | 0.65%/0.15%      |
|                                |              | ABL Plus                             | N/A            | N/A                | N/A                      | N/A                | N/A                  | N/A                       | N/A            | N/A         | N/A        | N/A      | N/A       | N/A              | N/A           | N/A              | N/A              |
|                                |              | Premium Power Pack                   | Optional       | No                 | Optional                 | Yes                | Yes                  | No                        | Yes            | No          | No         | No       | N/A       | \$1M             | 7.89          | 0.7%/need to add |                  |
|                                |              | Credit Power Pack                    | No             | Yes                | No                       | Yes                | Yes                  | Yes                       | Yes            | No          | Yes, \$300 | No       | N/A       | \$1M             | 7.62          | 0.7%/need to add |                  |
|                                |              | Premium Specialist Lo <sup>^</sup>   | No             | No                 | Yes                      | Yes                | Yes                  | No                        | No             | No          | No         | No       | N/A       | \$1M             | From 9.58     | 0.70%/0.20%      |                  |
|                                |              | Premium Specialist Lite <sup>^</sup> | No             | Yes                | No                       | No, 6 months       | Yes                  | No                        | No             | No          | No         | Yes      | N/A       | \$1.25M          | From 9.9      | 0.70%/0.20%      |                  |

The BMM Lo Doc Top Products Guide is to be used as a guide only. Please confirm product features/rates via individual product fact and rate sheets or contact your BDM

\*Conditions Apply with Cash Out

<sup>^</sup>These products available to 85% LVR (Cash Out maximum 80% LVR)

Rates and Product Features current as at 19/01/11