



Connective Reverse



# Lending Solutions for 60+

Flexible lending solutions to support  
the needs of aging Australians.



**You have built substantial wealth in your home. Connective Reverse can help you unlock that wealth using flexible lending solutions.**



### Finance

Over 36% of retired Australians are making payments on a home loan. Our flexible options enable you to refinance with interest-only or no regular repayments. Home wealth can also be used to consolidate debt, including credit cards, personal loans and more.



### Bank of Mum and Dad

More than 15% of borrowers get help from their parents to enter the property market – a number that's growing fast. You can help the next generation without using your retirement savings or putting your own home at risk with a guarantor arrangement.



### 'Rightsize'

You may find that you want to 'rightsized' in the coming years. This could mean moving to a smaller home or buying a larger home to accommodate the extended family. You may be planning a sea or tree change for lifestyle reasons, or simply want a home to better accommodate your future needs.

# Flexible lending solutions that have been developed to support the needs of Australians aged 60+.

We know you have unique financial and lifestyle needs, and our product suite has been structured accordingly to meet your needs today and in the future.

The **Optional Retirement Interest Only (ORIO)** loans enable borrowers to take control of mortgage repayments with options to pay all or part of their interest in return for a discounted interest rate.

The **Retirement REFI** loan enables you to refinance your home loan at a discount rate and take a \$25,000 contingency fund for those unexpected expenses. It also means no more regular repayments.

The **Household Loan** is a flexible, purpose-based reverse mortgage that does not require regular repayments

	Household Loan	ORIO 50	ORIO 100	Retirement Refi
<b>Description</b>	Managing retirement finances Reverse mortgage that provides flexibility to meet changing needs including access to income and capital	Transitioning to retirement Reverse mortgage that limits (or eliminates) the effect of compound interest	Transitioning to retirement Reverse mortgage that limits (or eliminates) the effect of compound interest	Retirement specific loan. Home loan replacement to improve cash flow
<b>Wealth Available</b>	20% home value @ age 60 + 1%/yr	20% home value @ age 60 + 1%/yr	20% home value @ age 60 + 1%/yr	20% home value @ age 60 + 1%/yr
<b>Terms</b>	Interest accrues to loan account	Optional regular interest payments and repay loan at any time	Optional interest only payment (100%)	Interest accrues to loan account
<b>Interest Rate</b>	8.95% p.a.	8.45% p.a.	7.95% p.a.	8.45% p.a.
<b>Cash flow impact</b>	No regular repayments required	Make reduced interest payments	Make interest payments	No regular repayments required
<b>Access flexibility</b>	Increase or decrease loan amount plus contingency access at any time, without penalty	Increase or decrease loan amount plus contingency access at any time, without penalty	Increase or decrease loan amount plus contingency access at any time, without penalty	Switch to other products at any time
<b>Repayment flexibility</b>	Optional ad hoc repayments and repay loan at any time	Optional regular interest payments and repay loan at any time	Optional regular interest payments and repay loan at any time	Optional ad hoc repayments and repay loan at any time
<b>Comparison rate</b>	8.98% p.a.	8.48% p.a.	7.98% p.a.	8.48% p.a.

**Disclaimer:** Comparison rate based on a secured loan of \$150,000 over a 25 year term. **WARNING:** This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates.

Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan. Amounts spent will be added to your Household Loan and accrue interest like any other funds drawn via your Household Loan.



# Retirement Refi

**Free up your cash flow to enjoy the retirement lifestyle you deserve, in the home you love.**

Retirement Refi is your way to refinance your home loan and liberate yourself from the burden of regular repayments. Instead, you can use that money to enhance your lifestyle: take that holiday, landscape your garden or simply enjoy more of life's little luxuries.

Our Retirement Refi also provides for a \$25,000 contingency sum. You may need to undertake repairs or modifications on your home, pay for medical care or put it toward a new car. You might prefer to keep it aside to meet those unexpected expenses that arise from time to time.

**With Retirement Refi, you don't need to choose between making regular repayments or enjoying retirement.**

## Key benefits

- ✓ Discount interest rate
- ✓ Fast approval
- ✓ No risk of default, eviction or foreclosure because regular repayments are not required
- ✓ Stay at home as long as you want with guaranteed lifetime occupancy
- ✓ Repayments can be made at any time without penalty
- ✓ A regular income is not required to qualify for Retirement Refi



# Optional Retirement Interest Only (ORIO)

ORIO is designed to empower you to take control of your funding and make the transition to retirement.

The ORIO loan has two options:



## ORIO 100

Pay 100% of the monthly interest to receive a reward rate that is 1% lower than the existing interest rate.



## ORIO 50

Pay 50% of the monthly interest to receive a reward rate that is 0.5% lower than the existing interest rate.

Nearly half of Australians over 60 still have a mortgage – you might be one of them. Those principal and interest repayments can really stretch budgets.

If you're aged 60+ and still making regular home loan repayments, you could use our ORIO 100 or ORIO 50 to refinance your home loan. Because you don't have to make both principal and interest repayments, you have more money to meet other needs.

During the period you choose to make regular interest repayments, you will receive a reward rate in the form of a lower interest rate. The principal amount of your loan doesn't grow while you are making interest repayments.

The loan comes with a number of protections. You don't have to repay the loan principal until you choose to vacate the property and you can live in your home as long as you want without needing to sell or downsize.

If you decide to stop making interest repayments, you can continue to stay in your home as long as you like while interest at the base rate will be added to your loan.

## Key benefits

- ✓ A retirement-ready mortgage that's flexible to meet your future needs
- ✓ You no longer have to make principal and interest repayments
- ✓ Reduced interest rate reward for regular interest repayments
- ✓ You don't need to receive regular income to qualify
- ✓ No risk of default, eviction or foreclosure if you miss interest repayments
- ✓ Stay at home as long as you want with guaranteed lifetime occupancy

# Household Loan

## Enables homeowners aged 60+ to access their home equity.

This is achieved via a loan facility that doesn't require repayments until you vacate the property and comes with a number of protections, including guaranteed occupancy for as long as you want to live in your home.

It's a reverse mortgage that can help you unlock the wealth accumulated in your home to enhance your lifestyle and wellbeing in retirement, without needing to sell or downsize.

A Household Loan can be used for a number of purposes:

- Boosting retirement funding with a regular fortnightly or monthly income stream
- Paying off an existing mortgage or other debt
- Undertaking home modifications or renovations to make your home safe and comfortable for retirement
- Moving to a new home that better suits your future needs

- Setting up a contingency fund for those unexpected expenses, which can be drawn on as you need it
- Buying a new car
- Being the 'bank of mum and dad' to help your children and grandchildren when they need it most with a first home deposit or education expenses
- Paying for medical expenses, in-home or residential aged care

### Key benefits

- ✓ Allows you to stay in your family home for as long as you wish
- ✓ Regular repayments are not required, freeing up cashflow for other uses
- ✓ A regular income is not required to qualify for a Household Loan
- ✓ You remain the owner of your home and retain the title – this means you benefit 100% from any appreciation in your home's value
- ✓ Highly regulated with strong consumer protections governed by National Consumer Credit Protection laws



Now your home can be both the best place to live and the right way to fund your retirement.

How do I apply?

Contact your mortgage broker or call us on **1300 162 183** for more information to start the process.

Important Information:

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