Resimac policy update.

Broker quick guide

We've listened to your feedback and made some positive credit policy changes to help you say 'yes' to more of your customers.

01 Increased loan limits

All Prime Full Doc non-LMI and Prime Alt Doc loans.

	CAT. 1	CAT. 2
Up to 80% LVR	$3.5m	$2.0m
80.01 to 90% LVR	$2.5m	N/A

02 Bank statements

- Prime Full Doc and Prime Alt Doc - no bank statements needed.
- Specialist - 3 months bank statements required for >80% LVR and servicing surplus is less than $500 a year.

03 Cash out and home improvements

Up to $250k cash out for home improvements, no client letter needed. Talk to us for larger amounts.

04 Living expenses and Depreciation

- Notional rent applied at $650 per month, per household for married or de facto couples.
- 100% of depreciation can be added back, with a depreciation schedule required.

05 Valuations for Prime Full Doc non-LMI, Prime Alt Doc and Specialist Clear

- AVM maximum increased to $2m.
- Maximum loan amount increased to $1.6m for LVRs up to 80%.

06 Self-employed borrowers

Full Doc income verification

Prime Full Doc and Specialist Clear - one year's financials now acceptable up to 80% LVR with:

- Most recent 1 year full financial statements.
- Latest tax return and ATO Notice of Assessment.

Salaried self-employed

Payslips accepted where no additional business income is relied on:

- Applies to Prime Full Doc non-LMI and Specialist Clear up to 80% LVR.
- 2 year ABN registration with 12 months GST registration where turnover >$75k.
- Regular salary for at least 6 months.
- 2 payslips, ATO income statements and accountant's letter confirming the business is trading profitably.

07 Income (all products)

Overtime and shift allowance	100% of income accepted if regularly earned for at least 6 months.
Commission and bonus	100% of income accepted if regularly earned for at least 6 months with the same employer or 2 years industry experience.
Second job / Permanent PT	100% of income accepted if employed for a minimum of 6 months. Total combined work hours capped at 60 hours per week.
Casual	100% of income accepted over 46 weeks employment. Minimum current employment of 6 months with another 6 months prior employment history.

Effective 22 September 2025

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