

RESIMAC BROKER

Product guide.

October 2026

resimac

PRODUCT MATRIX

Prime lending.

	Flex	Standard	Alt Doc
Eligibility:	• PAYG • Self-employed	• PAYG • Self-employed	• Self-employed
Income verification:	• Full Doc	• Full Doc	• Self certified • Accountant's verification; or • 6 months BAS; or • 3 months business bank statements
Loan purpose:	• Purchase • Refinance • Debt consolidation • Cash out	• Purchase • Refinance • Debt consolidation • Cash out	• Purchase • Refinance • Debt consolidation • Cash out
Loan amount:	$150k - $3.5m	$50k - $3.5m	$50k - $3.5m
Loan term:	15 - 30 years	15 - 30 years	15 - 30 years
Interest only:	1 - 10 years (O/O max. 5 years & 80% LVR)	1 - 10 years (O/O max. 5 years & 80% LVR)	1 - 5 years (O/O max. 80% LVR)
Maximum LVR:	95%	95%	90%
LMI capitalisation:	✔ (cannot exceed 95% LVR)	✔ (cannot exceed 95% LVR)	-
LMI premium:	Borrower (if LMI required)	Borrower (if LMI required)	-
Risk fee:	-	-	✔ (>80% LVR)
Annual fee:	$299	-	-
Settlement fee:	$199	$199	$599
ABN registration:	24 months	24 months	18 months (BAS required for ABN's registered 18-23 months)

Features

- P&I repayments - Weekly, Fortnightly, Monthly
- I/O repayments - Monthly
- Dynamic repayments
- Redraw available
- 100% offset available
- Split loan facility
- Mobile app and online platform access
- Visa debit card

AUSTRALIAN GOVERNMENT 5% DEPOSIT SCHEME

Prime Quickstart.

	First home buyers	Single parent / Single legal guardian
Eligibility:	• PAYG • Self-employed • 18 years and over • Australian citizen or permanent resident • First home buyer or have not owned a property or land in Australia in the last 10 years • Planning to live in the home as owner occupied • Applying on their own or with a partner, friend or family member (maximum 2 applicants)	• PAYG • Self-employed • 18 years and over • Australian citizen or permanent resident • Single parent or single legal guardian of one or more dependent children • Not have any other property interest once new home settles • Planning to live in the home as owner occupied • Applying on their own
Maximum LVR:	95%	98%
Income verification:	• Full Doc	• Full Doc
Loan purpose:	• Purchase owner occupied property	• Purchase owner occupied property
Loan amount:	Refer 5% Deposit Scheme loan price caps	Refer 5% Deposit Scheme loan price caps
Loan term:	15 - 30 years	15 - 30 years
Repayment type:	Principal and interest	Principal and interest
Settlement fee:	$199	$199
Other fees:	May apply Refer to Schedule of fees and charges	May apply Refer to Schedule of fees and charges

Features

- P&I repayments - Weekly, Fortnightly, Monthly
- Dynamic repayments
- Redraw available
- 100% offset available
- Split loan facility
- Mobile app and online platform access
- Visa debit card

Refer to page 10 for Prime Quickstart product parameters.

PRODUCT MATRIX

Specialist lending.

	Clear	Plus	Assist
Loan type:	• Full Doc • Alt Doc	• Full Doc • Alt Doc	• Full Doc • Alt Doc
Loan purpose:	• Purchase • Refinance • Debt consolidation • Cash out	• Purchase • Refinance • Debt consolidation • Cash out	• Purchase • Refinance • Debt consolidation • Cash out
Loan amount:	$50k - $2.5m	$50k - $1.5m	$50k - $1m
Loan term:	15 - 30 years	15 - 30 years	15 - 30 years
Interest only:	1 - 5 years (O/O max. 80% LVR)	1 - 5 years (O/O max. 80% LVR)	1 - 5 years (O/O max. 80% LVR)
Maximum LVR:	90% (Alt Doc refinance 85%)	85%	85%
Mortgage arrears:	Less than 1	Less than 3	Unlimited
Number of credit events ≥$2k:	0	1	Unlimited
Bankruptcy discharge timeframe:	Discharged	Current but entered 2 or more years ago	Current but entered less than 2 years ago
Cash out:	Unlimited to 80% LVR	Unlimited to 80% LVR	Max. $10k to 80% LVR
ABN registration:	• Full Doc - 24 months • Alt Doc - 12 months	• Full Doc - 24 months • Alt Doc - 6 months	• Full Doc - 24 months • Alt Doc - 6 months

Features

- P&I repayments - Weekly, Fortnightly, Monthly
- I/O repayments - Monthly
- Redraw available
- 100% offset available
- Split loan facility
- Mobile app and online platform access
- Visa debit card

Conversion to Full Doc rates available. Refer to your BDM.

PRIME & SPECIALIST

Income and assessment requirements.

Income requirements

Full Doc (Prime and Specialist)

PAYG

Two current computerised payslips, plus one of the following:

- Latest tax assessment notice (TFN must be deleted); or
- Latest Tax Ready ATO Income Statement.

Self-employed

For <80% LVR Prime / Specialist Clear products

- Latest 1 year tax return (Individual) and latest NOA;
- Latest 1 year tax return (Partnership / Company / Trust Tax Returns) and financial statements.

Salary self-employed simple verification

- Two most recent payslips showing minimum 6 months YTD income; plus
- ATO Income Statements noting minimum 6 months; plus
- An accountant's letter confirming that the business is trading profitably.

For >80% LVR Prime / Specialist Clear and all Specialist Plus / Assist products

- Last 2 years full Business / Company and personal tax returns. This must also be supported by the latest available tax assessment notice.

Alt Doc (Prime)

- Self certified
- 18 month ABN*
- Accountant's verification (accountant must have acted for applicant for 12+ months); or 6 months BAS; or 3 months business bank statements

*ABN's registered between 18-23 months must have income verified by 6 months BAS + applicant must demonstrate an additional 12 months continuous same industry experience.

Alt Doc (Specialist)

- **Clear** - Accountant's verification (where accountant has acted for applicant for 12+ months); or 6 months BAS; or 3 months Business bank statements.
- **Plus** - 6 months BAS; or 3 months Business bank statements or Accountant's verification (for ≤75% LVR and where accountant has acted for applicant for 12+ months).
- **Assist** - 6 months BAS; or 3 months Business bank statements.

Which Specialist loan is for me?

	Clear	Plus	Assist
Mortgage arrears:	Less than 1	Less than 3	Unlimited
Number of credit events ≥$2k:	0	1	Unlimited
Bankruptcy discharge timeframe:	Discharged	Current but entered 2 or more years ago	Current but entered less than 2 years ago

- Applicants with defaults, writs or summons under $2,000 accepted for Specialist Clear and Specialist Plus to 80% LVR.
- Applicants with defaults, writs or summons paid over 12 months ago accepted.
- Applicants with defaults, writs or summons listed over 24 months ago, paid or unpaid accepted.
- The definition of Mortgage Arrears is full payments missed / in arrears.
- A 'credit event' is described as any single event that caused an adverse credit bureau listing or listings. A single credit event can consist of multiple bureau listings, provided the borrower can demonstrate that all listings were caused by that single event and the period over which the listings were reported does not exceed 6 months.

PRIME & SPECIALIST

Maximum loan amounts.

Maximum aggregate loan exposure: **$5,000,000**

Prime: without LMI

	Flex and Standard			Alt Doc		Non-resident
LVR	CAT. 1	CAT. 2	CAT. 3	CAT. 1	CAT. 2	CAT. 1
Up to 65%	$3.5m	$2.0m	$500k	$3.5m	$2.0m	$750k
70%	$3.5m	$2.0m	$500k	$3.5m	$2.0m	$750k
75%	$3.5m	$2.0m	-	$3.5m	$2.0m	-
80%	$3.5m	$2.0m	-	$3.5m	$2.0m	-
85%	$2.5m	-	-	$2.5m^	-	-
90%	$2.5m	-	-	$2.5m^	-	-

LVR restrictions apply in some locations and for some security types. Refer to the Acceptable Property Locations tool.
^Risk fee applies, see risk fee table on page 7.

Prime: LMI

	Flex and Standard		
LVR	CAT. 1	CAT. 2	CAT. 3
Up to 95%	$5.0m	$5.0m	$5.0m

Refer to the Helia Lenders Mortgage Insurance guidelines.
Refer to pages 3 and 10 for **Prime Quickstart** maximum loan amount.

Specialist

	Clear			Plus			Assist		
LVR	CAT. 1	CAT. 2	CAT. 3	CAT. 1	CAT. 2	CAT. 3	CAT. 1	CAT. 2	CAT. 3
Up to 65%	$2.5m	$2.0m	$500k	$1.5m	$1.25m	$500k	$1.0m	$750k	$500k
70%	$2.0m	$1.75m	$500k	$1.5m	$1.25m	$500k	$1.0m	$750k	$500k
75%	$1.75m	$1.5m	-	$1.5m	$1.25m	-	$1.0m	$750k	-
80%	$1.25m	$1.0m	-	$1.0m	$750k	-	$750k	$500k	-
85%	$1.0m	$750k	-	$750k	$400k	-	$500k	-	-
90%	$750k	-	-	-	-	-	-	-	-

LVR restrictions apply in some locations and for some security types. Refer to the Acceptable Property Locations tool.

PRIME & SPECIALIST

Fees and charges.

Capitalisation of fees

Prime (excl. Quickstart)

- LMI can be capitalised into the loan. Refer to the Prime product matrix. Loan amount cannot exceed product maximum.

Specialist

- Lenders Risk Fee and Lenders Settlement Fee can be capitalised to the loan, however the final LVR and loan amount cannot exceed the product maximum.

Lenders risk fee

PRIME	80.01 - 85% LVR	85.01 - 90% LVR
Alt Doc	1.00%	2.00%

SPECIALIST	≤70% LVR	70.01 - 80% LVR	80.01 - 85% LVR	85.01 - 90% LVR
Full Doc	0.75%	1.00%	1.25%	1.50%
Alt Doc	1.00%	1.25%	1.50%	2.00%

Other establishment fees

Prime

Lenders application / settlement fee

- $199 - Standard / Flex / Quickstart
- $599 - Alt Doc

Valuation fee

- Ordered and paid upfront to Cotality and cannot be reimbursed.

Legal fees

- No cost to borrowers for standard loans only (individual borrower and single security property). Includes document preparation, search fees, bank cheques, postage and all other sundries. Solicitor fees on all other 'non-standard' loans (e.g. additional securities, companies, guarantees, trusts etc.) are subject to higher fees.

Specialist

Lenders application / settlement fee

- $949

Valuation fee

- Ordered and paid upfront to Cotality and cannot be reimbursed.

Legal fees

- No cost to borrowers for standard loans only (individual borrower and single security property). Includes document preparation, search fees, bank cheques, postage and all other sundries. Solicitor fees on all other 'non-standard' loans (e.g. additional securities, companies, guarantees, trusts etc.) are subject to higher fees.

PRIME & SPECIALIST

Serviceability.

Acceptable PAYG income

	Prime		Specialist	
	Min. Duration	Allowance %	Min. Duration	Allowance %
Bonuses	24	100	12	100
Car allowance	Current	100	Current	100
Casual	6	100	6	100[4]
PAYG contract	6	100	Current	100
Dividends	24	80	12	100
Family tax benefit A and B[1]	Current	100	Current	100
Fully maintained company net	Current	Up to $4k	Current	Up to $4k
Full time employment	6	100	6	100
Interest received[2]	24	80	12	100
Maintenance payments[1]	Current	80	Current	100
Overtime	6	100	6	100
Permanent part time (as primary income)	6	100	6	100
Permanent pensions[3]	Current	100	Current	100
Rental income[5]	Current	90	Current	90
Second job[6]	6	100	6	100

1 Accepted where the allowance is determined to be permanent and the child is under 14 years of age.
2 Bank / Financial institution.
3 Government assistant / welfare payments - this income will only be considered as a supplementary source of income.
4 Based on 48 weeks of the year allowing for unpaid sick and annual leave (casual teachers - calculate over 40 weeks).
5 Airbnb, Stayz etc., accepted. 90% of income for serviceability with 12 months evidence.
6 Total combined hours worked, capped at 60 hours per week.

Serviceability ratio test

- A minimum net surplus ratio of 1.00 times or greater, with an annual surplus of $200 is required.
- The 'stressed assessment rate' for all products is the higher of either the actual rate plus a 2.00%* loading or a floor assessment rate of 5.75%. For refinance and debt consolidation applications, a refinance buffer of 1% may apply. Conditions apply.
- Repayments on interest only portions will be assessed over the remaining principal and interest term.
- Existing credit card / store card / buy now pay later limits are assessed at 3.8% per month.

*Stressed assessment rate for Prime Quickstart applications is actual rate plus 3.00% loading.

Prime product parameters.

Borrowers
- Only one applicant type (Individual, Company or Trust) per application e.g. John Smith & Smith and Co Pty Limited would be an unacceptable loan structure.
- Natural person/s (either PAYG, Sole trader or Partnership) who are Australian or NZ residents/ citizens over 18 years old.
- Proprietary companies limited by shares (registered with the Australian Securities & Investment Commission) and Discretionary Trusts (no Unit or Hybrid Trusts) - restricted to a single entity applicant (i.e. no multiple company or trust applications).
- Maximum number of shareholder directors per borrowing company or Trustee Company is 4, must hold at least 25% of issued capital (equity).

Deposit source
- Where the LVR is >90%, the applicant(s) must demonstrate a deposit source of at least 5% of the proposed purchase price held in an account in the name of at least one applicant. Borrowed funds are not acceptable as a deposit source (see Funds to Complete - all Products).

Alt Doc loan
The level of income must support the borrower's asset and liability statement of position. In addition, Resimac will also determine whether this stated income and assets and liabilities are "reasonable", given the nature of the borrower's line of work. Resimac reserves full discretion as to whether or not it will accept the borrower's stated level of income and assets and liabilities. Resimac will not consider Alt Doc loan applications where, it is readily apparent the borrower is not declaring income for tax purposes. The borrower further confirms that the information disclosed is true and correct and the loan commitment can be serviced without undue financial hardship. Due to the additional risk associated with Alt Doc loans, refer to the following Alt Doc summary:
- ABN must be registered for 18 months (where an ABN has been registered between 18-23 months, 6 months BAS must be provided as income verification & the borrower needs to demonstrate an additional 12 months continuous employment in the same industry).
- Acceptable Borrowers - at least one borrower must be self employed, but may not have up to date financial statements prepared. Pay As You Go ("PAYG") borrowers are permitted as secondary borrowers and proof of the PAYG income must be obtained. Evidence of PAYG income must be obtained and provided if using to service debt.
- Age of Business - the borrowers must have continually operated the same business for a minimum of 18 months.
- ABN must be in the name of the borrower or an associated entity that can be directly linked to the borrower. Where the borrower has a business with gross turnover in excess of $75,000 there must be a valid GST registration in place for a minimum period of 12 months.

Quickstart
Refer to page 10 for Prime Quickstart product parameters.

Funds to complete - all products
- Funds held or accumulated in bank accounts
- First Home Owner Grant, First Home Saver Account or First Home Super Saver Scheme
- Equity in, or funds from sale of a residential property
- Shares
- Accelerated loan repayments
- Employer Bonus
- Inheritance
- Sale of assets (boat, car etc.)
- Funds held in company or business name
- Gift from an immediate family member

Non-resident loan conditions
- Investment properties only.
- Maximum lending amount $750,000
- Maximum LVR 70% category 1 locations only.
- A non-resident is deemed to be a citizen and/or permanent resident of Australia or New Zealand who resides and is employed in another country. Country restrictions apply.
- Must be a High Net Worth Borrower i.e. Borrowers with net surplus assets of greater than $500,000 (the inclusion of international assets such as stated real estate and/or investments is permitted).
- Non-resident Self-Employed, company or business borrowers are excluded.
- The applicant(s) must provide a certified copy of their passport as identification to satisfy Anti-Money Laundering and Counter-Terrorism Financing Act 2006 requirements. Where the applicant(s) has not entered Australia, certification must be performed by an Australian Consular Officer.
- Where loan documentation is being executed overseas, documentation must be witnessed by an Australian Consular Officer.
- An irrevocable undertaking that documents are to be served on a physical address in Australia is to be provided i.e. PO Box is not acceptable.
- Acceptable income evidence must be translated into English via an authorised/approved translator and converted into Australian dollars using the current exchange rate.
- A maximum of 90% of overseas income converted to Australian dollars may be used for serviceability purposes.
- Where foreign income cannot be adequately verified, 80% of the gross market rental income for the security property(ies) must be sufficient to cover the proposed loan repayments calculated at the default interest rate on a Principal and Interest basis over the remaining loan term after any Interest Only period.

Cash out policy
Defined as any loan proceeds whether in full or partly released directly to the applicant(s).
- Prime Flex and Standard (without LMI):
  - To 80% LVR cash out is unlimited.
- Prime Flex and Standard (with LMI):
  - To 85% LVR cash out is unlimited.
  - From 85.01% to 90% LVR cash out restricted to 20% of the security value.
- Alt Doc:
  - Up to 80% LVR there is no cash out limit
- Non-resident:
  - Not available.

Unacceptable security properties
- Properties which are not zoned "Residential" or "Rural Residential".
- Rural residential properties exceeding ten hectares (25 acres).
- Construction loans.
- Commercial / industrial properties.
- Leasehold properties (excluding ACT Crown Land).
- Properties situated in a commercial or business area, even if zoned "Residential".
- Units under 30sqm in living area (whereby this area measurement excludes balconies, courtyards and car spaces).
- Developments that have been converted from another usage e.g. an office block, hotel or motel conversion to apartments.
- Holiday resorts.
- University campus style accommodation.
- A studio apartment or bed sitter (with no separate bedroom).
- Apartments / flats with shared toilet facilities.
- Units in retirement village complexes.
- Units or townhouse developments that have not been strata titled.
- Properties issued under Company Title.
- Properties where there are more than two residences on the same title.
- Mobile homes.
- Exhibition homes in display villages.
- Flood, land slip or other adversely affected area subject to the extent of the affectation.
- Security property is currently being used for business purposes. However it may be acceptable, if only requiring minimal costs to reconvert to residential use.
- Dilapidated, poorly maintained or in need of major repairs (subject to the extent, cost and nature of repairs).
- Resumption orders or adversely affected by any local government or state planning scheme, e.g. road widening.
- Heritage listing classification which would limit its future saleability.
- Unique properties or those that have restrictive usage or appeal.
- A house with less than two (2) bedrooms.
- Properties not connected to normal town services such as water and electricity.
- Income producing farms.
- Vacant Land (sole security).
- Ownership of more than 4 or 25% of residential units in any single development, whichever is the lower.
- Total exposure of more than 4 or 25% to Resimac Limited of residential units in any single development, whichever is the lower.

Valuation report
An independent valuation from an approved Resimac Limited Panel Valuer must be obtained in respect of each security property. The valuation must be:
- Addressed to Resimac Limited.
- Valuation report is to be extended for use by the Security Trustee (Perpetual Trustee Company Limited) and the mortgage insurer.
- No greater than 180 days old at the date of loan settlement.
- Valuation reports remain the property of Resimac Limited.

Acceptable property locations
LVR restrictions apply in some locations. To view Resimac's Acceptable Property Locations go to www.resimac.com.au, select the Acceptable Property Locations tool and follow the prompts in the secure area.

Prime Quickstart product parameters.

Genuine savings
Applicants must demonstrate genuine savings of at least 5% of the proposed purchase price, held or accumulated over a minimum period of 3 months where the LVR is >80%. Genuine savings can be from:

- Accumulated savings (savings account);
- Rental history (private rentals not applicable). Evidence of rental history required from Rental Agency letter or tenant ledger report.
- Gifts from immediate family members (non-repayable gifts only, family loans not allowed) accepted, if savings history (savings history not part of family gift) and or rental history established.
- Sale on share (net any tax due);
- After tax bonuses from employer (provided amount is excluded from income for NSR capacity assessment);
- Non-preserved superannuation contributions (provided the borrower has access to funds in cash form and minimum employment conditions are met).

Resimac will allow funds from an inheritance to be used where funds held for a minimum of 3 months.

Unacceptable security properties

- Properties which are not zoned "Residential" or "Rural Residential".
- Rural residential properties exceeding ten hectares (25 acres).
- Construction loans.
- Commercial / industrial properties.
- Leasehold properties (excluding ACT Crown Land).
- Properties situated in a commercial or business area, even if zoned "Residential".
- Units under 30sqm in living area (whereby this area measurement excludes balconies, courtyards and car spaces).
- Developments that have been converted from another usage e.g. an office block, hotel or motel conversion to apartments.
- Holiday resorts.
- University campus style accommodation.
- A studio apartment or bed sitter (with no separate bedroom).
- Apartments / flats with shared toilet facilities.
- Units in retirement village complexes.
- Units or townhouse developments that have not been strata titled.
- Properties issued under Company Title.
- Properties where there are more than two residences on the same title.
- Mobile homes.
- Exhibition homes in display villages.
- Flood, land slip or other adversely affected area subject to the extent of the affectation.
- Security property is currently being used for business purposes. However it may be acceptable, if only requiring minimal costs to reconvert to residential use.
- Dilapidated, poorly maintained or in need of major repairs (subject to the extent, cost and nature of repairs).
- Resumption orders or adversely affected by any local government or state planning scheme, e.g. road widening.
- Heritage listing classification which would limit its future saleability.
- Unique properties or those that have restrictive usage or appeal.
- Properties not connected to normal town services such as water and electricity.
- Income producing farms.
- Vacant Land (sole security).
- Ownership of more than 4 or 25% of residential units in any single development, whichever is the lower.
- Total exposure of more than 4 or 25% to Resimac Limited of residential units in any single development, whichever is the lower.

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Acceptable property locations
LVR restrictions apply in some locations. To view Resimac's Acceptable Property Locations go to www.resimac.com.au, select the Acceptable Property Locations tool and follow the prompts in the secure area.

Specialist product parameters.

Borrowers
- Only one applicant type (Individual, Company or Trust) per application e.g. John Smith & Smith and Co Pty Limited would be an unacceptable loan structure.
- Natural person/s (either PAYG, Sole trader or Partnership) who are Australian or NZ residents/ citizens over 18 years old.
- Proprietary companies limited by shares (registered with the Australian Securities & Investment Commission) and Discretionary Trusts (no Unit or Hybrid Trusts) - restricted to a single entity applicant (i.e. no multiple company or trust applications).
- Maximum number of shareholder directors per borrowing company or Trustee Company is 4, must hold at least 25% of issued capital (equity).

Alt Doc loan

The level of income must support the borrower's asset and liability statement of position. In addition, Resimac will also determine whether this stated income and assets and liabilities are "reasonable", given the nature of the borrower's line of work. Resimac reserves full discretion as to whether or not it will accept the borrower's stated level of income and assets and liabilities. Resimac will not consider Alt Doc loan applications where, it is readily apparent the borrower is not declaring income for tax purposes. The borrower further confirms that the information disclosed is true and correct and the loan commitment can be serviced without undue financial hardship. Due to the additional risk associated with Alt Doc loans, refer to the following Alt Doc summary:
- ABN must be registered for twelve (12) months for Specialist Clear, six (6) months for Specialist Plus and Specialist Assist.
- Acceptable Borrowers - at least one borrower must be self-employed, but may not have up to date financial statements prepared. Pay As You Go ("PAYG") borrowers are permitted as secondary borrowers and proof of the PAYG income must be obtained. Evidence of PAYG income must be obtained and provided if using to service debt.
- Age of Business: the borrowers must have continually operated the same business for a minimum of twelve (12) months for Specialist Clear, six (6) months for Specialist Plus and Specialist Assist.
- ABN must be in the name of the borrower or an associated entity that can be directly linked to the borrower. Where the borrower has a business with gross turnover in excess of $75,000 there must be a valid GST registration in place for a minimum period of twelve (12) months for Specialist Clear, six (6) months for Specialist Plus and Specialist Assist.

Treatment of adverse Equifax listings
- We'll consider applicants with defaults and judgements under $2,000.
- We'll consider applicants with defaults, judgements, writs and summons paid more than 12 months ago at the time of application.
- We'll consider applicants with defaults, judgements, writs and summons if listed more than 2 years ago at the time of application.
- If the applicant fits into more than one credit rating, the highest level is to apply.
- First Home Buyers are restricted to Clear and Plus.

To calculate Credit Impairment refer to Specialist Lending's QuickQuote or RESiQ for further details at www.resimac.com.au, select the Specialist Lending icon and follow the prompts in the secure area.

Credit reports
- Credit reports cannot be accessed without the applicant(s) written consent.
- Individuals must sign and date a Resimac Limited Privacy Statement & Acknowledgement form.
- A credit report must be obtained for:
  - Individual applicant(s) - consumer and commercial enquiries
  - Company and Company Trustee entities
  - Applicable Guarantors
- Credit reports must be current at time of application and be no older than 45 days at submission.
- Resimac's approved credit reference agency is Equifax.

Acceptable security properties
- Residential or rural residential properties up to ten hectares (25 acres).
- Residential properties greater than 30sqm (Prime) and 40sqm (Specialist) exclusive of balconies / courtyards / parking.
- Vacant residential land (encompassing kerbed and sealed road access and water, sewerage and power connections on the property or running immediately up to the property boundary allowing connection at minimal cost) in Category 1 localities only. Permitted provided it forms collateral security only to a maximum 50% of total gross security value. The maximum LVR to be applied is 80% for residential allotments.

Unacceptable security properties
- Income producing properties (other than residential investment property).
- Rural residential properties greater than ten hectares (25 acres).
- Rural zoned or Commercial or mixed use properties having residential units above commercial shops.
- Leasehold properties (excluding ACT Crown Land).
- Residential properties less than 40sqm (exclusive of balconies and parking).
- Flood prone areas / flood affected properties (less than 1:100 year flood is unacceptable).
- Areas affected by high tension powerlines or motorways.
- Properties adversely affected by mine subsidence or land slip.
- Contaminated or potentially contaminated sites.
- Unique or specialise properties.
- Properties with restrictive zoning or usage (i.e. National Heritage listing).
- Security located on an island without a sealed road connection to the mainland.
- Construction, development or partially completed dwellings.
- Residential improvement value is less than 10% of the value of the property.
- Ownership of more than 4 or 25% of residential units in any single development, whichever is the lower.
- Total exposure of more than 4 or 25% to Resimac Limited of residential units in any single development, whichever is the lower.
- Exhibition homes.
- Retirement villages.
- Studio and Serviced apartments.
- Owner builder, relocatable or kit homes, time share.
- Properties in poor condition.
- Properties with less than 3 comparable sales.
- Properties with an extended selling period.
- Properties where there are more than two residences on the same title.

Valuation report

An independent valuation from an approved Resimac Limited Panel Valuer must be obtained in respect of each security property. The valuation must be:
- Addressed to Resimac Limited
- Valuation report is to be extended for use by the Security Trustee (Perpetual Trustee Company Limited).
- No greater than 180 days old at the date of loan settlement.
- Valuation reports remain the property of Resimac Limited.

Cash out policy

Defined as any loan proceeds whether in full or partly released directly to the applicant(s).
- Clear and Plus:
  - Unlimited cash out to 80% LVR.
- Assist and Refinance of Private/Solicitor Loans:
  - Cash out limited to $10,000 and 80% LVR.

Unacceptable sources of equity
- Favourable purchase involving some form of government subsidy / equity scheme.
- Purchases involving vendor finance due to the high risk of being exposed to inflated purchase price schemes.
- Cash backs included into the sale price by property developers, or any form of vendor assisted deposit from a developer or builder.
- Purchaser is renting the property from the Vendor, with the understanding that if the settlement is met by a certain date, the moneys paid in rent will be refunded to the purchaser.
- Bartercard / Trade Dollars.

Partial discharge of security
- Request to be in writing (signed by all parties to the loan).
- Subject to a formal credit submission and assessment.
- If the remaining security valuations are >6 months old, revaluation is required.
- For securities being sold, Resimac Limited to receive sufficient sale proceeds to reduce the existing indebtedness to within original LVR. If the loan is in arrears then full proceeds to be received and applied to the debt.
- Remaining security location to be classified (i.e. if security has gone from Category 1 to 2, LVR is to be reduced to Category 2 maximum; if the security has gone from a Category 2 to 1, original Category 2 LVR maximum applies).
- Subject to formal documentation requiring consent from all parties.

Acceptable property locations

LVR restrictions apply in some locations. To view Resimac's Acceptable Property Locations go to www.resimac.com.au, select the Acceptable Property Locations tool and follow the prompts in the secure area.

RESIMAC GROUP LTD

BROKER PRODUCT GUIDE.

28 OCTOBER 2026

broker.resimac.com.au

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