September 2026

Broker Product Guide

This guide is for use by ORDE accredited brokers only and not for distribution to any other party.

BUILT FOR BROKER™

Residential

ORDE

Product Overview

The ORDE Residential Product caters to both PAYG and self-employed applicants to assist them in meeting their loan objectives where residential property is available as security. Whether purchase, refinance, cashout or consolidation, ORDE understands your customer's past to help them reach their future goals.

Product Parameters

- Maximum LVR 85%
- Loan Size: $100,000 ≤ $3,000,000
- Owner-occupied or Investment
- Individual, Company or Trust
- Maximum Loan Term 30 years
- P&I or IO (Max 5 years)
- Maximum 4 splits
- Free Redraw

Key Niches

- Full Doc or Alt Doc
- Vacant Land Acceptable
- No Monthly or Annual Fees
- Unlimited cashout

Customer Profile

	Prime	Near Prime	Near Prime +	Specialist	Specialist +
Debt Consolidation	Unlimited personal or business debts				
Private Loan	Evidenced conduct	Capitalised Interest			
Cashout	Unlimited for acceptable stated purpose (max $300,000 when > 80% LVR)				
Vacant Land	Acceptable – Refer to Vacant Land product			Not Acceptable	
Max Land Size	Unlimited (on application)				
Location	Cat 1, 2, 3 & 4 (Cat 1 Metropolitan locations only when > 80% LVR)				
Max Exposure	$10m (Individual exposures above $5m should be discussed with your BDM)				
Permanent FT/PT	6 Months Current or 12 Months Industry	3 Months Current or 12 Months Industry			
Casual	12 Months Current	6 Months Current or 12 Months Industry			
Self Employed	ABN Minimum 24 Months (consecutive ABN structures acceptable) GST Minimum 12 Months	ABN Minimum 12 Months GST Minimum 6 Months	ABN Minimum 6 Months GST Minimum 6 Months		
Documentation – PAYG	Last 2 Payslips plus **one** of: • Income Statement from MyGov • Employment Letter • 3 months Bank Statements evidencing salary credits				
Documentation – SE Full Doc	Most recent (1) year Company & Personal Tax Returns & Notice of Assessments Most recent (1) year Financials (if available) Most recent BAS or 3 months Business Trading Statements if tax return is > 6 months old				
Documentation – SE Alt Doc	Declaration of Financial position plus **one** of: • ORDE Accountant's Letter • 6 months BAS • 6 months Bank Statements				
Paid Defaults	Up to $500	Unlimited up to $1,000 accepted			
		Up to 2 where listed 12 months ago	Unlimited		
Unlimited Unpaid Defaults	No	Up to $1,000 accepted	Where listed over 12 months ago	Where listed over 6 months ago	Yes
Mortgage Arrears	No Arrears	< 1 month (paid)	1 month	3 months	> 3 months
Other Arrears	No Arrears	1 month	3 months	> 3 months	> 3 months
Discharged Bankruptcy	No	From 1 year	From 1 day		

Residential

ORDE

Residential – P&I Interest Rates on loan sizes ≤ $3,000,000

FULL DOC

	≤65%	≤75%	≤80%	≤85%
Prime	6.84%	6.99%	7.09%	7.84%
Near Prime	7.49%	7.59%	7.74%	N/A
Near Prime +	7.74%	7.84%	7.94%	N/A
Specialist	8.24%	8.49%	8.99%	N/A
Specialist +	9.64%	9.84%	10.44%	N/A

ALT DOC

	≤65%	≤75%	≤80%	≤85%
Prime	6.94%	7.04%	7.14%	7.84%
Near Prime	7.64%	7.74%	7.94%	N/A
Near Prime +	7.94%	8.04%	8.34%	N/A
Specialist	8.64%	8.74%	9.09%	N/A
Specialist +	9.89%	10.09%	10.59%	N/A

Fees and Charges

APPLICATION FEE

		Prime	Near Prime	Near Prime +	Specialist	Specialist +
Full Doc	**≤70%**	0.35%	0.35%	0.50%	1.00%	1.00%
	≤80%	0.35%	0.35%	1.00%	1.50%	1.50%
	≤85%	1.00%	N/A	N/A	N/A	N/A
Alt Doc	**≤70%**	0.50%	0.50%	1.00%	1.25%	1.50%
	≤80%	0.50%	0.75%	1.25%	1.50%	1.75%
	≤85%	1.00%	N/A	N/A	N/A	N/A

VALUATION FEE*	From $330	**ONGOING FEE**	$0
SOLICITORS FEE	At Cost ~$500	**DISCHARGE FEE**	$450 plus solicitor fees
EARLY REPAYMENT FEE	Unregulated loans only: 1.50% of original loan amount within 3 years		

*Payable before valuation is ordered

Applicable Loadings

	Interest Rate	Application Fee
Interest Only	0.30%	N/A
Investment Property	0.15%	N/A
Acreage > 25	From 1.00%	0.75%
Loan size > $2.0m ≤ $3.0m	~~0.25%~~ Waived	0.35%

Loan Size Limits

Prime	≤80%	$3,000,000
	≤85%	$1,750,000
Near Prime **Near Prime +**	≤75%	$3,000,000
	≤80%	$2,000,000
Specialist	≤75%	$1,500,000
	≤80%	$1,250,000
Specialist +	≤75%	$1,250,000
	≤80%	$1,000,000

Prestige

ORDE

Product Overview

The ORDE Prestige product provides funding for any reasonable purpose utilising prestige residential property as security.

Product Parameters

- Loans from $3,000,000 to $5,000,000
- Individual, Company or Trust
- Full and Alt Doc Income Verification
- Prime profiles
- Loan terms to 30 years
- Principal and Interest or Interest Only

Interest Rates on loan sizes $3,000,000 ≤ $5,000,000

FULL DOC & ALT DOC

	≤65%	≤70%	≤75%
Prime	7.74%	8.29%	8.39%
Investment Property	Waived		
Interest Only	Waived		

Fees and Charges

APPLICATION FEE	~~1.25%~~ 0.95% SPECIAL
VALUATION FEE*	From $330
SOLICITORS FEE	At Cost ~$500
ONGOING FEE	$0
DISCHARGE FEE	$450 plus solicitor fees
EARLY REPAYMENT FEE	Unregulated loans only: 1.50% of original loan amount within 3 years

*Payable before valuation is ordered

Loan Size Limits

	LVR	Metro (Sydney / Melbourne / Brisbane^)	Metro (All other Capital Cities)	Cat 1 & 2
Prime	≤75%	$5,000,000	N/A	N/A
	≤70%	$5,000,000	N/A	N/A
	≤60%	$5,000,000	$5,000,000	$3,500,000

^ A maximum 70% LVR applies to Brisbane

Key Information

	Prime
Purpose	Any reasonable purpose including purchase, refinance, consolidation or equity release
Cashout	Unlimited for acceptable stated purpose
Acceptable Securities	Residential security excluding Vacant Land
Max Exposure	$7.5m (Individual exposures above $5m should be discussed with your BDM)
Income	Permanent PAYG, Self Employed (Full or Alt Doc) and Rental Income
Self Employed	ABN Minimum 24 Months GST Minimum 12 Months

Vacant Land

ORDE

Product Overview

The ORDE Vacant Land Product caters for both owner-occupiers and investors seeking to purchase, refinance or release equity from residential or commercial vacant land.

Product Parameters

- Max 75% LVR Residential
- Max 65% LVR Commercial
- Loan size $100,000 - $2,500,000
- Owner Occupied or Investment
- Individual, Company or Trust
- P&I or IO (max 5 years)

Key Niches

- Full Doc or Alt Doc
- No Monthly or Annual Fees
- Loan terms up to 30 years
- 1.25 Minimum ICR and no annual reviews on Commercial
- No interest only or investment loading

Interest Rates

FULL DOC & ALT DOC

	Residential	
	≤65%	≤75%
Prime	8.39%	8.59%
Near Prime	8.79%	8.99%
Near Prime +	9.24%	9.44%

	Residential HBU^	Commercial
	≤65%	≤65%
Prime	8.99%	9.89%

^For Vacant Land or uninhabitable dwellings deemed to be Highest and Best Use for >2 dwellings.

Fees and Charges

APPLICATION FEE	Residential 1.25% Residential HBU 1.50% Commercial 1.50%
VALUATION FEE*	Residential from $330 Commercial from $1,100
SOLICITORS FEE	Residential - At Cost ~$500 Commercial - At Cost ~$1,200
ONGOING FEE	$0
DISCHARGE FEE	$450 plus solicitor fees
EARLY REPAYMENT FEE	Unregulated loans only: 1.50% of original loan amount within 3 years

*Payable before valuation is ordered

Loan Size Limits

LVR	Residential Cat 1	Residential Cat 2	Residential HBU Cat 1	Residential HBU Cat 2	Commercial Cat 1
≤65%	$2,500,000	$2,000,000	$2,000,000	$1,750,000	$2,000,000
≤70%	$2,000,000	$1,500,000	N/A	N/A	N/A
≤75%	$1,500,000	$750,000	N/A	N/A	N/A

Key Information

Acceptable Securities	Residential Cat 1 & 2 – Max 5 Acres Residential HBU Cat 1 & 2 – Max 1 Acre Commercial Cat 1 – Max 1 Acre
Intention to Construct	Refer to Construction Product – when migrating from Vacant Land product to Construction new application required and additional fees may apply
Customer Profile	Refer to Residential or Commercial Customer Profile requirements

Residential Construction

ORDE

Product Overview

The ORDE Residential Construction product provides funding for house and land packages, new builds, and significant renovations.

Product Parameters

- Loans up to $5,000,000
- Owner Occupied or Investment
- Full and Alt Doc Income Verification. Total build cap at 80% LVR
- Prime & Near Prime profiles
- Up to two dwellings on one title (More than two dwellings should be discussed with your BDM)
- Up to 5 years' Interest Only

Interest Rates on loan sizes ≤ $2,000,000

FULL DOC & ALT DOC

	≤65%	≤75%	≤80%
Prime	8.39%	8.59%	8.79%
Near Prime	8.79%	8.99%	9.19%
Post Construction	Standard Residential Rates		

Loan Size Limits

LVR	Cat 1	Cat 2
≤65%	$5,000,000	$2,500,000
≤70%	$5,000,000	$2,000,000
≤75%	$3,500,000	$1,750,000
≤80%	$2,500,000	$1,500,000

*Discuss with your BDM if not regional city.

Fees and Charges

APPLICATION FEE	1.25%
VALUATION FEE*	From $330
SOLICITORS FEE	At Cost ~$500
ONGOING FEE	$0
DISCHARGE FEE	$450 plus solicitor fees
EARLY REPAYMENT FEE	Unregulated loans only: 1.50% of original loan amount within 3 years

*Payable before valuation is ordered

Applicable Loadings

	Interest Rate	Application Fee
Investment	N/A	N/A
Interest Only	N/A	N/A
Loan size > $2.0m ≤ $3m	0.25%	N/A
Loan size > $3.0m	0.50%	N/A

Key Information

	Prime	Near Prime
Purpose	Construction of residential property or significant home renovations by a licensed / registered builder	
Redraw	Free redraw available after construction period	
Acceptable Securities	Residential Vacant Land (max 5 Acres) and established residential properties	
Construction Commencement	Construction must commence within 3 months of settlement. For Vacant Land purchases where construction commencement will exceed this limit refer to Vacant Land Product.	
Construction Period	Construction must be completed within 12 months. Upon completion of the construction period, the interest rate will convert to the standard rate for the product, unless in arrears.	
Documents Required	Fixed Price Build Contract Formal build tender including proposed drawdown schedule Final plans Build specifications Quotes for works outside of Build Contract Copy of Planning Permit / Development Approval as required	
Self Employed	ABN Minimum 24 Months (consecutive ABN structures acceptable) GST Minimum 12 Months	ABN Minimum 12 Months GST Minimum 6 Months
Income Verification	As per standard Full Doc or Alt Doc requirements. Servicing based on a maximum 28-year Principal term. No interest capitalisation options are available.	

Commercial

ORDE

Product Overview

The ORDE Commercial Product caters to both owner-occupiers and investors seeking to purchase, refinance or release equity from commercial real estate. ORDE provides flexibility to our customers in verifying their income and provides a set and forget facility to help meet their long-term objectives.

Product Parameters

- Maximum LVR 80%
- Loan Size: $100,000 ≤ $5,000,000
- Owner-occupied or Investment
- Individual, Company or Trust
- Loan Term 1-30 years
- P&I or IO (Max 5 years)
- Category 1 & 2 Postcodes only
- Free Redraw

Key Niches

- Full Doc, Lease Doc or Alt Doc
- Set and Forget – No Annual Reviews
- No Monthly or Annual Fees
- No Commitment Fee
- 1.25x Minimum ICR
- No Interest Only Loading

Customer Profile

	Prime	Near Prime	Near Prime +
Debt Consolidation	Unlimited debts		
Cashout	Unlimited for acceptable stated purpose		
Acceptable Securities	Office, Warehouse, Factory, Retail Premises, Light Industrial & Vacant Land (max 65%) – refer to Vacant Land product for Commercial Vacant Land securities *Specialised securities considered case by case		
Max Exposure	$10m (Individual exposures above $5m should be discussed with your BDM)		
Permanent FT/PT	6 Months Current or 12 Months Industry	3 Months Current or 12 Months Industry	
Casual	12 Months Current	6 Months Current or 12 Months Industry	
Self Employed	ABN Minimum 24 Months (consecutive ABN structures acceptable) GST Minimum 12 Months	ABN Minimum 12 Months GST Minimum 6 Months	
Documentation – PAYG	Last 2 Payslips plus **one** of: • Income Statement from MyGov • Employment Letter • 3 months Bank Statements evidencing salary credits		
Documentation – SE Full Doc	Most recent (1) year Company & Personal Tax Returns & Notice of Assessments Most recent (1) year Financials (if available) Most recent BAS or 3 months Business Trading Statements if tax return is > 6 months old		
Documentation – SE Alt Doc	Declaration of Financial position plus **one** of: • ORDE Accountant's Letter • 6 months BAS • 6 months Bank Statements		
Lease Doc – Term Remaining	3 years (including options)	2 years (including options)	1 year (including options)
Minimum ICR	1.25x		
Paid Defaults	Up to $500	Unlimited up to $1,000 accepted	
		Up to 2 where listed 12 months ago	Unlimited
Unlimited Unpaid Defaults	No	Up to $1,000 accepted	Where listed over 12 months ago
Mortgage Arrears	No Arrears	< 1 month (paid)	1 month
Other Arrears	No Arrears	1 month	3 months
Discharged Bankruptcy	No	From 1 year	From 1 day

Commercial

ORDE

Commercial – Interest Rates on loan sizes ≤ $3,000,000

FULL DOC & LEASE DOC

	≤50%	≤65%	≤75%	≤80%
Prime	7.64%	7.64%	8.14%	8.64%
Near Prime	8.49%	8.54%	8.74%	N/A
Near Prime +	8.99%	9.04%	9.24%	N/A

ALT DOC

	≤50%	≤65%	≤75%	≤80%
Prime	8.19%	8.39%	8.69%	9.39%
Near Prime	8.89%	9.09%	9.39%	N/A
Near Prime +	9.39%	9.59%	9.89%	N/A

Commercial – Interest Rates on loan sizes $3,000,000 ≤ $5,000,000

	≤50%	≤65%	≤70%
Prime	7.94%	8.14%	8.59%

	≤50%	≤65%	≤70%
Prime	8.44%	8.64%	8.84%

Fees and Charges

APPLICATION FEE

		Prime	Near Prime	Near Prime +
Full Doc & Lease Doc	≤70%	0.85%	1.00%	1.50%
	≤75%	0.85%	1.25%	1.50%
	≤80%	1.00%	N/A	N/A
	>$3m	1.25%	N/A	N/A
Alt Doc	≤70%	1.00%	1.00%	1.50%
	≤75%	1.00%	1.25%	1.50%
	≤80%	1.00%	N/A	N/A
	>$3m	1.25%	N/A	N/A

VALUATION FEE*	From $1,100
SOLICITORS FEE	At Cost ~$1,200

*Payable before valuation is ordered

ONGOING FEE	$0
DISCHARGE FEE	$450 plus solicitor fees
EARLY REPAYMENT FEE	1.50% of original loan amount within 3 years

Loan Size Limits

FULL DOC & LEASE DOC

Prime	≤80%^ ≤70% ≤65%	$3,000,000 $4,000,000 $5,000,000
Near Prime	≤75%	$3,000,000
Near Prime +	≤75%	$2,000,000
	≤70%	$3,000,000

ALT DOC

Prime	≤80%^ ≤70% ≤65%	$3,000,000 $4,000,000 $5,000,000
Near Prime	≤75%	$3,000,000
Near Prime +	≤75%	$2,000,000
	≤70%	$3,000,000

^80% LVR available for commercial securities in defined Melbourne, Sydney & Brisbane postcodes only. Refer to Commercial Postcode Tool for eligibility.

SMSF

ORDE

Product Overview

The ORDE SMSF product provides a flexible and future-focused loan for applicants looking to acquire business real property or refinance an existing residential or commercial SMSF property loan within their self-managed super fund portfolio.

Product Parameters

- Full Doc & Alt Doc
- Maximum LVR 80% Residential, 80% Commercial
- Investment or Owner Occupied (Commercial Only)
- Available to Prime & Near Prime profiles
- Individual or Corporate Trustee
- 30-year terms – P&I or IO (Max 5 years)
- Purchase and Refinance

Interest Rates – Full Doc or Alt Doc

RESIDENTIAL
(Refinances or where the residential property exchanged prior to 10 August 2026.)

	≤65%	≤75%	≤80%
Prime	7.09%	7.34%	7.34%
Near Prime	7.99%	8.19%	8.19%
Interest Only Loading	0.30%	0.30%	0.30%

COMMERCIAL ≤ $3,000,000*

	≤65%	≤75%	≤80%
Prime	7.64%	7.94%	8.44%
Near Prime	8.54%	9.04%	N/A

COMMERCIAL $3,000,000 ≤ $5,000,000*

	≤50%	≤65%	≤70%
Prime	7.64%	7.94%	8.19%

Fees and Charges

APPLICATION FEE

	Residential	Commercial	
Prime	Waived	**≤65%**	Waived
		≤75%	0.85%
		≤80%	1.00%
		>$3m	1.25%
Near Prime	1.00%		1.25%

VALUATION FEE*	From $330
SOLICITORS FEE	From $1,500 + GST
ONGOING FEE	$0
DISCHARGE FEE	$450 plus solicitor fees
EARLY REPAYMENT FEE	1.50% of original loan amount within 3 years

*Purchase or refinance of a commercial property meeting the grandfathered provisions (i.e., exchanged contract prior to 10 August 2026) or purchase or refinance of business real property from 10 August 2026

Key Information

Minimum SMSF Balance	$150,000
Acceptable Securities – Residential	80% LVR Established, Off the Plan 70% LVR High Density
Acceptable Securities – Commercial	80%* LVR Office, Warehouse, Factory, Retail Premise & Light Industrial used wholly and exclusively in one or more businesses (80% LVR only available in Melbourne, Sydney & Brisbane – refer to Commercial Postcode Tool)
Maximum Loan Size - Residential	$1,750,000 @ 80% LVR
Maximum Loan Size - Commercial	$3,000,000 @ 80% LVR | $4,000,000 @ 70% LVR | $5,000,000 @ 65% LVR
Documentation – Contributions	Confirmation of 12 months contributions via **one** of: • Most recent year Retail/ Industry Fund Superannuation Statements • Most recent year Cash Management Account Statements • Most recent year SMSF Financials • MyGov Contribution History
Documentation – PAYG	Last 2 Payslips
Documentation – SE	Required when contributions history not evident or sufficient to support servicing: • Most recent (1) year Company Financials, Personal Tax Returns & Notice Of Assessments **OR** • Alt Doc Verification: In line with standard documentation requirements Required when owner occupied commercial: • Confirmation of rental expense being met at, or above proposed market rental for SMSF **OR** • Most recent (1) year Company Financials **OR** • Alt Doc Verification: In line with standard documentation requirements
Documentation – Refinance	• Last 12 months Cash Management Statements confirming contributions • Last 6 months SMSF Loan Statements • Rental Statements or copy of Lease Agreement
Other Requirements	Confirmation of current investment strategy developed by a suitably qualified individual. LRBA to be in line with current investment strategy.

Retained Stock

ORDE

Product Overview

The ORDE Retained Stock product allows refinance and equity release on residential and commercial properties to be retained by the developer within 12 months of completion.

Product Parameters

- Loans up to $3,500,000
- Loan terms to 30 years
- Residential and Commercial
- Full Doc or Alt Doc
- Prime and Near Prime profiles
- No ongoing fees

Interest Rates on loan sizes ≤ $2,000,000

RESIDENTIAL

	≤80% ex GST	Application Fee
> 3 Properties retained ^	8.49%	1.25%
Commercial Property	Refer to Commercial pricing	

^ Number retained includes properties held at other financial institutions.
≤ 3 Properties retained, refer to Residential pricing

Applicable loadings

	Interest rate	Application Fee
Loan size > $2.0m ≤ $3.5m	0.25%	N/A

Fees and Charges

VALUATION FEE*	From $330
SOLICITORS FEE	At Cost ~$1,200
ONGOING FEE	$0
DISCHARGE FEE	$450 plus solicitor fees
EARLY REPAYMENT FEE	1.50% of original loan amount within 3 years

*Payable before valuation is ordered

Key Information

	Residential	Commercial
Loan Purpose	Refinance or Cashout on property < 12 months from title issuance retained by the developer.	
Maximum LVR	Up to 80% ex GST (≤3 Properties retained) Up to 75% ex GST (>3 Properties retained)	Up to 70% ex GST
Maximum Loan Size	Up to 65% ex GST $3,500,000 Up to 70% ex GST $3,000,000 Up to 75% ex GST $2,000,000	Up to 70% ex GST: $2,000,000
Maximum Exposure	$3,000,000 per individual and development	
Location	Category 1 & 2	Category 1
Security Exposure	For developments greater than 5 no more than 50% retained stock	
Loan Term	15 – 30 years	
Repayment Type	Interest Only (Max 5 years) Reverting to Principal & Interest	
Alt Doc Requirements	Declaration of Financial position plus **one** of: • ORDE Accountant's Letter • 6 months BAS • 6 months Bank Statements	
Credit Profile	Unlimited up to $1,000 2 paid defaults > 12 months	

Highest and Best Use

ORDE

Product Overview

The ORDE Highest and Best Use product provides funding for the acquisition of residential securities assessed as suitable for future development.

Product Parameters

- Loans up to $2,000,000
- Vacant Land Acceptable
- Full and Alt Doc Income Verification
- Prime and Near Prime profiles
- Loan terms to 30 years
- Principal and Interest or Interest Only

Interest Rates

FULL DOC & ALT DOC

	≤65%
Uninhabitable / Vacant Land	8.99%
	≤80% ex GST
Highest & Best Use 3 ≤ 6 Dwellings	8.79%

Fees and Charges

APPLICATION FEE	1.50%
VALUATION FEE*	From $330
SOLICITORS FEE	At Cost ~$1,200
ONGOING FEE	$0
DISCHARGE FEE	$450 plus solicitor fees
EARLY REPAYMENT FEE	1.50% of original loan amount within 3 years

*Payable before valuation is ordered

Key Information

Loan Purpose	Purchase, Refinance or Cashout
Maximum LVR	80% ex GST
Maximum Loan Size	Up to 75% - $2,000,000 Up to 80% - $1,750,000
Location	Category 1 & 2
Maximum Land Size	1 acre
Loan Term (Option 1)	15 – 30 years (max 5 years Interest Only)
Loan Term (Option 2)	6 – 24 months Interest Only Repayments (met via Interest Budget)* *Interest rate loading of 0.50% applies with no ERF
Alt Doc Requirements	Declaration of Financial position plus **one** of: • ORDE Accountant's Letter • 6 months BAS • 6 months Bank Statements
Credit Profile	Unlimited up to $1,000 2 paid defaults > 12 months

Short-Term Interest Only

ORDE

Product Overview

The ORDE Short-Term Interest Only product provides flexible funding and helps preserve working capital, where a clearly defined exit strategy is available.

Product Parameters

- Loans up to $5,000,000
- Loan terms to 24 months
- Residential and Commercial
- Interest Only Repayments
- Interest Paid or Interest Budget
- Prime Only

Interest Rates

	Maximum LVR	Interest Rate
Residential	75%	8.99%
Commercial	70%	9.49%
Highest & Best Use	65%	8.99%

Fees and Charges

APPLICATION FEE	1.50%
VALUATION FEE*	From $330
SOLICITORS FEE	At Cost ~$1,200
ONGOING FEE	$0
DISCHARGE FEE	$450 plus solicitor fees
EXPIRY / RENEWAL FEE	0.50%

*Payable before valuation is ordered

Key Information

	Residential	Commercial	Highest & Best Use (HBU)
Loan Purpose	Unregulated purposes only including refinance, purchase, consolidation or equity release		
Maximum Loan Size	Up to 75%* – $2,000,000 Up to 70%* – $5,000,000 *GST reduction applies on Residual Stock	Up to 70% ex GST – $3,000,000	Up to 65% – $5,000,000
Location	Category 1 Only		
Security Exclusions	Residential Owner Occupied Residential Vacant Land Properties requiring essential repairs	Commercial Vacant Land Specialised securities	
Loan Term	6 – 24 months		
Repayment Type	Interest Paid: Servicing evidenced to meet monthly interest repayments Interest Budget: Interest Budget held in restrictive redraw to meet monthly interest repayments		
Loan Requirements	Clearly defined and verifiable exit strategy		
Income Verification	Full or Alt Doc Income Verification if Interest Budget doesn't meet loan term		
Credit Profile	Paid defaults up to $500		
Expiry Fee	Payable if loan is not discharged by maturity date. Calculated on original loan amount.		
Renewal Fee	Payable to extend the loan term after credit reassessment. Calculated on renewal loan amount.		

Residential Bridging

ORDE

Product Overview

The ORDE Residential Bridging product provides funding for the purchase of residential property while awaiting the sale of an existing property.

Product Parameters

- Loans up to $5,000,000
- Interest Capitalised during Bridging
- Full and Alt Doc Income Verification
- Prime and Near Prime profiles
- Loan terms to 30 years
- Principal and Interest or Interest Only

Interest Rates

FULL DOC & ALT DOC

	≤65%	≤75%	≤80%
Prime	8.24%	8.49%	8.64%
Near Prime	8.64%	8.89%	8.99%

Fees and Charges

APPLICATION FEE	1.25%
VALUATION FEE*	From $330
SOLICITORS FEE	At Cost ~$500
ONGOING FEE	$0
DISCHARGE FEE	$450 plus solicitor fees

*Payable before valuation is ordered

Key Information

Loan Purpose	Purchase
Maximum LVR	Contracted Sale: 80% Un-contracted Sale: Max 75% on existing security + 80% on new purchase
Maximum Loan Size	Up to 80% - $4,000,000 For loan sizes above $4,000,000 and 70% LVR please discuss with your BDM
Location	Category 1 & 2
Vacant Land	Where Vacant Land is used as partial security during the bridging period a rate loading of 1.00% applies.
Loan Term	Contracted Sale: 6 months – 12 months (bridging period) Un-contracted Sale: 12 months (bridging period) 30 years on residual debt
Repayments	Interest repayments met during peak debt period via a funded interest budget. P&I repayments required once sale of property complete
Servicing	To be evident on the residual debt position post sale of property
Alt Doc Requirements	Declaration of Financial position plus **one** of: • ORDE Accountant's Letter • 6 months BAS • 6 months Bank Statements
Credit Profile	Unlimited up to $1,000 2 paid defaults > 12 months

Expat

ORDE

Product Overview

The ORDE expat product is designed for Australian Citizens and Permanent Residents residing or deriving greater than 50% of their income from overseas sources.

Product Parameters

Loans up to $2,000,000	Prime & Near Prime profiles only
Maximum LVR 80%	Loan terms to 30 years
PAYG & Self Employed	Principal & Interest or Interest Only

Interest Rates

FULL DOC

	≤65%	≤75%	≤80%
Prime	6.99%	7.14%	7.24%
Near Prime	7.64%	7.74%	7.89%

Applicable Loadings

	Interest Rate	Application Fee*
Investment	0.30%	N/A
Interest Only	0.30%	N/A
Loan size $1.75m ≤ $2m	0.25%	0.35%
Vacant Land	1.50%	0.50%

Fees and Charges

APPLICATION FEE	Prime: 0.75% / Near Prime: 1.00%
VALUATION FEE*	From $330

*Payable before valuation is ordered

SOLICITORS FEE	At Cost ~$500
ONGOING FEE	$0
DISCHARGE FEE	$450 plus solicitor fees
EARLY REPAYMENT FEE	Unregulated loans only: 1.50% of original loan amount within 3 years

Key Information

Loan Purpose	Purchase or Refinance	
Location Category	Category 1 & 2	
Maximum LVR	80% (75% Vacant Land)	
Minimum Loan Size	$100,000	
Maximum Loan Size	Up to 75% - $2,000,000 ($1,000,000 Vacant Land) Up to 80% - $1,750,000	
Credit Profile	Prime & Near Prime	
Acceptable Income	PAYG, SE Full Doc and Australian Rental Income	
PAYG Requirements	Last 2 payslips; **plus** Employment Letter; **and** 3 months bank statements	Foreign income to be assessed at 90%
SE Requirements	Most recent year's lodged & assessed tax returns and financials Company Registration to confirm directorship & shareholding	
Exchange Rate	Conversion of Foreign to AUD as at time of assessment – sourced from xe.com	
Loan Requirements	All foreign language documents must be translated by a NAATI approved translator	
Borrower Requirements	• Australian bank account where rental payments are made and repayments deducted • Must have an agent or power of attorney in favour of an Australian Resident (residing in Australia) or Australian Legal firm appointed to received legal notice on the behalf of the borrower. Identification of the agent or power of attorney must satisfy ORDE's requirements.	

Non-Resident

ORDE

Product Overview

The ORDE Non Resident product is designed for non-resident borrowers looking to invest in Australian Residential Property with Foreign Investment Review Board (FIRB) approval.

Product Parameters

Loans up to $1,500,000	Prime profiles only
Maximum LVR 75%	Loan terms to 30 years
PAYG Income sources only	Principal & Interest or Interest Only

Interest Rates

FULL DOC

	≤55%	≤70%	≤75%
Prime	7.34%	7.49%	7.59%

Applicable Loadings

	Interest Rate	Application Fee*
Investment	0.30%	N/A
Interest Only	0.30%	N/A

Fees and Charges

APPLICATION FEE	1.50%
VALUATION FEE*	From $330
SOLICITORS FEE	At Cost ~$500
ONGOING FEE	$0
DISCHARGE FEE	$450 plus solicitor fees
EARLY REPAYMENT FEE	Unregulated loans only: 1.50% of original loan amount within 3 years

*Payable before valuation is ordered

Key Information

Loan Purpose	Purchase or Refinance
Location Category	Category 1
Maximum LVR	75%
Minimum Loan Size	$100,000
Maximum Loan Size	$1,500,000
Credit Profile	Prime Only
Eligible Country of Residence	Australia, Canada, China, France, Germany, Hong Kong, Indonesia, Japan, Malaysia, New Zealand, Singapore, Switzerland, United Kingdom and United States
Acceptable Security	House, Townhouse or Apartment* *High Rise or High Density development maximum 70% LVR
Acceptable Income	PAYG and Australian Rental Income
PAYG Requirements	Last 2 payslips; **plus** Employment Letter; **and** 3 months Bank Statements Foreign income to be assessed at 90%
Exchange Rate	Conversion of Foreign to AUD as at time of assessment – sourced from xe.com
Loan Requirements	All documents must be translated by a NAATI approved translator
Borrower Requirements	• Australian bank account where rental payments are made and repayments deducted • Must have an agent or power of attorney in favour of an Australian Resident (residing in Australia) or Australian Legal firm appointed to received legal notice on the behalf of the borrower. Identification of the agent or power of attorney must satisfy ORDE's requirements. • Credit Report from appropriate credit reporting agency of resident country to be supplied

BUILT
FOR
BROKER™

ORDE Financial Pty Ltd
Level 15, 31 Queen St Melbourne VIC 3000
Phone 03 8657 2510
Email broker@orde.com.au

orde.com.au