

Smart Resi and Commercial

Rates Effective 11 Dec 2023					
Product	Rates to Borrower		Comparison Rate		
	Owner Occupied	Resi P & I	Resi IO	P & I	IO
Smart ≤ 80% LVR		7.58%	7.98%	7.75%	8.15%
Smart > 80% - 85%LVR		8.08%	N/A	N/A	N/A
Smart 1 year Fixed rate		7.45%	7.85%	7.62%	8.02%
Smart 2 year Fixed rate		7.36%	7.76%	7.53%	7.93%
Smart 3 year Fixed rate		7.20%	7.60%	7.37%	7.77%
Smart 5 year Fixed rate		7.10%	7.50%	7.27%	7.67%
Investment					
Smart ≤ 80% LVR		7.84%	8.09%	8.01%	8.26%
Smart > 80% - 85%LVR		8.34%	8.59%	8.51%	8.75%
Smart 1 year Fixed rate		7.71%	8.11%	7.88%	8.28%
Smart 2 year Fixed rate		7.62%	8.02%	7.79%	8.19%
Smart 3 year Fixed rate		7.46%	7.86%	7.63%	8.03%
Smart 5 year Fixed rate		7.46%	7.86%	7.63%	8.03%
SMSF					
Smart Residential SMSF		9.44%	9.69%	9.60%	9.85%
Smart Commercial SMSF					
		P & I	IO		
Smart Commercial SMSF		N/A	N/A		
Commercial SMSF ≤ 55% LVR		N/A	N/A		
Commercial SMSF ≤ 65% LVR		N/A	N/A		
Smart Commercial Leasedoc					
Leasedoc up to ≤ 55% LVR		N/A	N/A		
Leasedoc up to ≤ 65% LVR		N/A	N/A		
Leasedoc up to ≤ 70% LVR		N/A	N/A		
Smart Commercial Full Doc					
Smart Commercial Full Doc ≤ 55% LVR		N/A	N/A		
Smart Commercial Full Doc ≤ 65% LVR		N/A	N/A		
Smart Commercial Full Doc ≤ 70% LVR		N/A	N/A		
Smart Commercial Full Doc ≤ 75% LVR		N/A	N/A		
Smart Commercial Fixed rates					
1 Year					
Smart Commercial Full Doc ≤ 55% LVR		N/A	N/A		
Smart Commercial Full Doc ≤ 65% LVR		N/A	N/A		
Smart Commercial Full Doc ≤ 70% LVR		N/A	N/A		
Smart Commercial Full Doc ≤ 75% LVR		N/A	N/A		
2 Year					
Smart Commercial Full Doc ≤ 55% LVR		N/A	N/A		
Smart Commercial Full Doc ≤ 65% LVR		N/A	N/A		
Smart Commercial Full Doc ≤ 70% LVR		N/A	N/A		
Smart Commercial Full Doc ≤ 75% LVR		N/A	N/A		
3 Year					
Smart Commercial Full Doc ≤ 55% LVR		N/A	N/A		
Smart Commercial Full Doc ≤ 65% LVR		N/A	N/A		
Smart Commercial Full Doc ≤ 70% LVR		N/A	N/A		
Smart Commercial Full Doc ≤ 75% LVR		N/A	N/A		
4 Year					
Smart Commercial Full Doc ≤ 55% LVR		N/A	N/A		
Smart Commercial Full Doc ≤ 65% LVR		N/A	N/A		
Smart Commercial Full Doc ≤ 70% LVR		N/A	N/A		
Smart Commercial Full Doc ≤ 75% LVR		N/A	N/A		
5 Year					
Smart Commercial Full Doc ≤ 55% LVR		N/A	N/A		
Smart Commercial Full Doc ≤ 65% LVR		N/A	N/A		
Smart Commercial Full Doc ≤ 70% LVR		N/A	N/A		
Smart Commercial Full Doc ≤ 75% LVR		N/A	N/A		

Terms and conditions apply and are available on request. Bank fees and charges apply. To approved applicants only. Rates may be withdrawn or varied at any time without notice. Each comparison rate is based on \$150,000 over 25 years. WARNING: These comparison rates apply only to the 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 and may influence the cost of the loan.

Australian Financial Holdings Pty. Ltd. ACN 630 581 298 ABN 30 630 581 298 ACL 516770

Australian Financial Loan Management Pty. Ltd. ACN 069 311 486 AUSTRALIAN CREDIT LICENCE 388994