



Broker Product Guide

*"One of Australia's broadest product ranges -
financing every life stage."*

April 2021



Best Non-Bank 4 years in a row

Residential Lending

“Flexible approach to lending”

3 key reasons to choose
La Trobe Financial...



Speed
Easy Application












No Clawback
on your upfront
commission



Good Value for Money
No risk or Equalisation
fees ≤ 80% LVR




Please click icons to download term sheets

	 Full Doc	 Lite Doc®	 SMSF	 Construction	 Rural ≤100 acres	 Bridging	 International Borrower	 First Home Assistance	 Aged Care
RATES FROM [^]	2.59%	3.59%	5.19%	7.29% Before Dropdown	4.99%	5.99%	4.59% Expatriate Loan	From 2.50% Set by parents	4.90%
MAX LVR (NO LMI APPLIES)	95% 80% no LMI	80%	80%	75%	75%**	75%	80%	105%	50%
TERM	30 years	30 years	30 years	30 years	30 years	2 years (up to 30 years if residual debt)	30 years 25 years (Non-Resident)	25 years	7 years
INTEREST ONLY	1-5 years***	1-5 years***	N/A	1-5 years	1-5 years	2 years	1-5 years	N/A	7 years
PURPOSE	Any worthwhile purpose (incl. cash out)	Any worthwhile purpose (incl. cash out)	Purchase or Refinance of Investment	Construction	Any worthwhile purpose	Purchase or Construction	Purchase, Construction or Refinance	Purchase	Refundable Accommodation Deposit (RAD)
INCOME ASSESSMENT	2 payslips or 2 years financials	Accountant's letter or Trading Statements or BAS	Rental Income SMSF Contribution	Refer to Full Doc or Lite Doc®	Refer to Full Doc or Lite Doc®	Refer to Full Doc or Lite Doc®	Refer to Term Sheet	Refer to Full Doc or Lite Doc®	Refer to La Trobe Financial
MAX LOAN SIZE	\$1.5M @ 80% LVR \$2.5M @ 75% LVR up to \$25M on application	\$1.5M @ 80% LVR \$2.5M @ 75% LVR up to \$25M on application	\$1.5M @ 80% LVR	\$2.5M	\$1.5M	\$2.5M @ 75% LVR up to \$25M on application	\$1.5M @ 80% LVR \$2.5M @ 75% LVR up to \$25M on application	Up to \$1.25M	\$750,000
APP FEE	0.75 – 1.50% Special \$995	1.25 – 1.75% Special 0.75%	1.25 – 1.50% Special \$995	1.25 - 1.50%	0.75 – 1.50%	1.50%	0.75 – 1.50%	Refer to La Trobe Financial	\$2,500
CREDIT IMPAIRMENT	Loans with credit impairment (eg. mortgage arrears, unlimited defaults/judgments, ATO debts, dishonoured payments etc) caused by life events are considered								
LOCATION	All locations considered								
COMMISSION	0.50% up front & up to 0.25% trail from day 1 (no clawback)								

Automatic accreditation through your aggregator. [^] Depends on loan amount and risk grade of borrower.
 ** Depends on acreage. *** Interest rate loading of 0.40% p.a. may apply, depending on loan amount or product type.
 This document is for use by accredited La Trobe Financial loan brokers only and not for distribution to any other party.
 Terms, conditions, fees, charges and La Trobe Financial lending criteria apply.

**Residential Full Doc**

	≤\$1.5m***			>\$1.5m - \$2.5m			>\$2.5m - \$25m		
Credit Grade	≤65%	75%	80%	≤65%	75%	80%	≤65%	70%	80%
A	2.99%	3.09%	3.29%	4.49%	4.79%		POA		
B	3.99%	4.09%	4.29%	5.49%	5.69%				
C1	5.19%	5.39%	5.69%	6.49%	6.99%				
C2	6.19%	6.39%	6.69%	6.99%	7.49%				
C3	7.39%	7.79%	7.99%						

**Residential Lite Doc®**

Credit Grade	≤\$1.5m***			>\$1.5m - \$2.5m			>\$2.5m - \$25m		
	≤65%	75%	80%	≤65%	70%	75%	≤65%	70%	75%
A	3.89%	4.09%	4.29%	5.79%	5.89%	5.99%	POA		
B	4.69%	4.89%	5.09%	5.99%	6.49%	6.69%			
C1	5.99%	6.49%	6.99%	6.49%	6.99%	7.49%			
C2	6.49%	6.99%	7.49%	6.99%	7.49%	7.99%			

**Residential SMSF**

Credit Grade	Metro and Major Regional			Regional			Inner-city apartments		
	≤65%	75%	80%	≤65%	75%	80%	≤65%	75%	80%
A	5.19%	5.39%	5.49%	5.79%	6.39%	6.49%	5.99%	POA	POA
B	5.99%	6.29%	6.49%	6.29%	6.49%	6.99%	6.69%		

**Residential Bridging Loan**

Credit Grade	≤\$1.5m		>\$1.5m - \$2.5m		>\$2.5m - \$25m	
	≤65%	75%	≤65%	75%	≤70%	75%
A	5.99%	6.49%	6.49%	6.99%	POA	POA
B						
C1						

**Residential Rural**

Credit Grade	Full Doc		Lite Doc®	
	≤100 acres (≤\$1.5m)		≤100 acres (≤\$1.5m)	
	≤65%	75%**	≤65%	75%**
A	4.99%	5.49%	5.99%	6.49%
B	5.49%	5.99%	6.49%	6.99%
C1	6.49%	6.99%	6.99%	7.49%
C2	7.49%	7.99%	7.99%	8.49%

**International Borrower****Expatriate Loan**

Credit Grade	≤\$1.5m			>\$1.5m-\$2.5m			>\$2.5m-\$25m		
	≤65%	<75%	80%	≤65%	<75%	80%	≤70%	<75%	80%
A	4.59%	4.79%	4.99%	5.79%	5.99%		POA		

Non-Resident Loan

Credit Grade	≤\$1.5m		>\$1.5m-\$2.5m		≤\$1.5m		>\$1.5m-\$2.5m	
	Standard		Standard		Inner-City apartments		Inner-City apartments	
	≤65%	75%	≤65%	75%	≤60%	70%	≤60%	70%
A	5.59%	5.89%	6.79%	6.99%	5.99%		6.99%	

Residential Full Doc

Owner Occupied			
≤\$1.5m***			
Credit Grade	≤65%	75%	80%
A	2.79%	2.99%	3.29%
B	3.99%	4.09%	4.29%

Residential Lite Doc®

Owner Occupied			
≤\$1.5m***			
Credit Grade	≤65%	75%	80%
A	3.79%	3.99%	4.19%
B	4.69%	4.89%	5.09%

Everyday Heroes Full Doc

Owner Occupied			
≤\$1.5m***			
Credit Grade	≤65%	75%	80%
A	2.59%	2.79%	3.09%

[Everyday Heroes Full Doc Term Sheet](#) **Everyday Heroes Lite Doc®**

Owner Occupied			
≤\$1.5m***			
Credit Grade	≤65%	75%	80%
A	3.59%	3.79%	3.99%

[Everyday Heroes Lite Doc® Term Sheet](#) **Residential Construction**

Credit Grade	1-2 dwellings (≤\$2.5m)		
	≤60%	70%	75%
A	7.29%		
B			
C1			

Commercial Lending

“ For applicants looking to purchase, refinance or access the equity in commercial property ”

3 key reasons to choose La Trobe Financial...



Speed
Easy Application










No Clawback
on your upfront commission



Good Value for Money
No risk or Equalisation fees ≤ 80% LVR



Please click icons to download term sheets

	 Full Doc	 Lite Doc®	 Lease Doc	 SMSF	 Development	 Residual Stock	 Rural >100 acres
RATES FROM^	4.99%	5.59%	5.39%	5.69%	9.49%	6.49%	9.99%
MAX LVR (NO LMI APPLIES)	70%	70%	70%	75%	70%	70%	55%**
TERM	30 years	30 years	30 years	30 years	1-2 years	1-2 years	1-5 years
INTEREST ONLY	1-5 years	1-5 years	1-5 years	1-5 years	1-2 years	1-2 years	1-5 years
PURPOSE	Any worthwhile purpose (incl. cash out)	Any worthwhile purpose (incl. cash out)	Finance leased commercial property	Purchase or refinance of investment	Multi-unit construction in metro locations	Refinance (incl.cash out)	Any worthwhile purpose (incl. cash out)
INCOME ASSESSMENT	2 payslips or 2 years financials	Accountant's letter or Trading Statements or BAS	Full Lease Agreement	Rental Income SMSF Contribution	Accountant's letter or Trading Statements or BAS	Refer to term sheet	Refer to Full Doc or Lite Doc®
MAX LOAN SIZE	\$25M	\$25M	\$25M	\$3M	\$25M	\$25M	\$2M
APP FEE	1.25 – 1.75%	1.25 – 1.75%	1.25 – 1.75%	1.25 – 1.75%	1.50 - 1.95%	1.50%	1.25 – 1.75%
CREDIT IMPAIRMENT	Loans with credit impairment (eg. mortgage arrears, unlimited defaults/judgments, ATO debts, dishonoured payments etc) caused by life events are considered						
LOCATION	All locations considered						

Automatic accreditation through your aggregator. ^ Depends on loan amount and risk grade of borrower. ** Depends on acreage.



Commercial Full Doc

Purchase, Refinance, Debt Consolidation & Cash Out

	≤\$3m			>\$3m-\$25m
Credit Grade	≤60%	65%	70%	≤70%
A	4.99%	5.29%	5.49%	POA
B	5.99%	6.19%	6.39%	
C1	6.49%	6.69%	7.19%	



Commercial Lite Doc®

Purchase, Refinance, Debt Consolidation & Cash Out

	≤\$3m			>\$3m-\$25m
Credit Grade	≤60%	65%	70%	≤70%
A	5.59%	5.79%	5.99%	POA
B	6.49%	6.79%	6.99%	
C1	7.29%	7.49%	7.99%	



Commercial Lease Doc

Purchase, Refinance, Debt Consolidation & Cash Out

	≤\$3m			>\$3m-\$25m
Credit Grade	≤60%	65%	70%	≤70%
A	5.39%	5.49%	5.59%	POA
B	6.29%	6.59%	6.99%	
C1	7.29%	7.49%	7.99%	



Commercial SMSF

Purchase & Refinance

	≤\$3m		
Credit Grade	≤60%	65%	75%
A	5.69%	5.99%	6.19%
B	6.99%	7.29%	7.49%
C1	7.29%	7.49%	7.99%



Development Finance

Residential
Multi-Construction

	≤\$5m	>\$5m-\$25m
Credit Grade	≤70%	65%
A	9.49%	10.49%
B		



Rural

Rural property ≥100 acres

	≤\$2m
Credit Grade	≤55%**
A	9.99%
B	



Residual Stock

Development
Sell Down

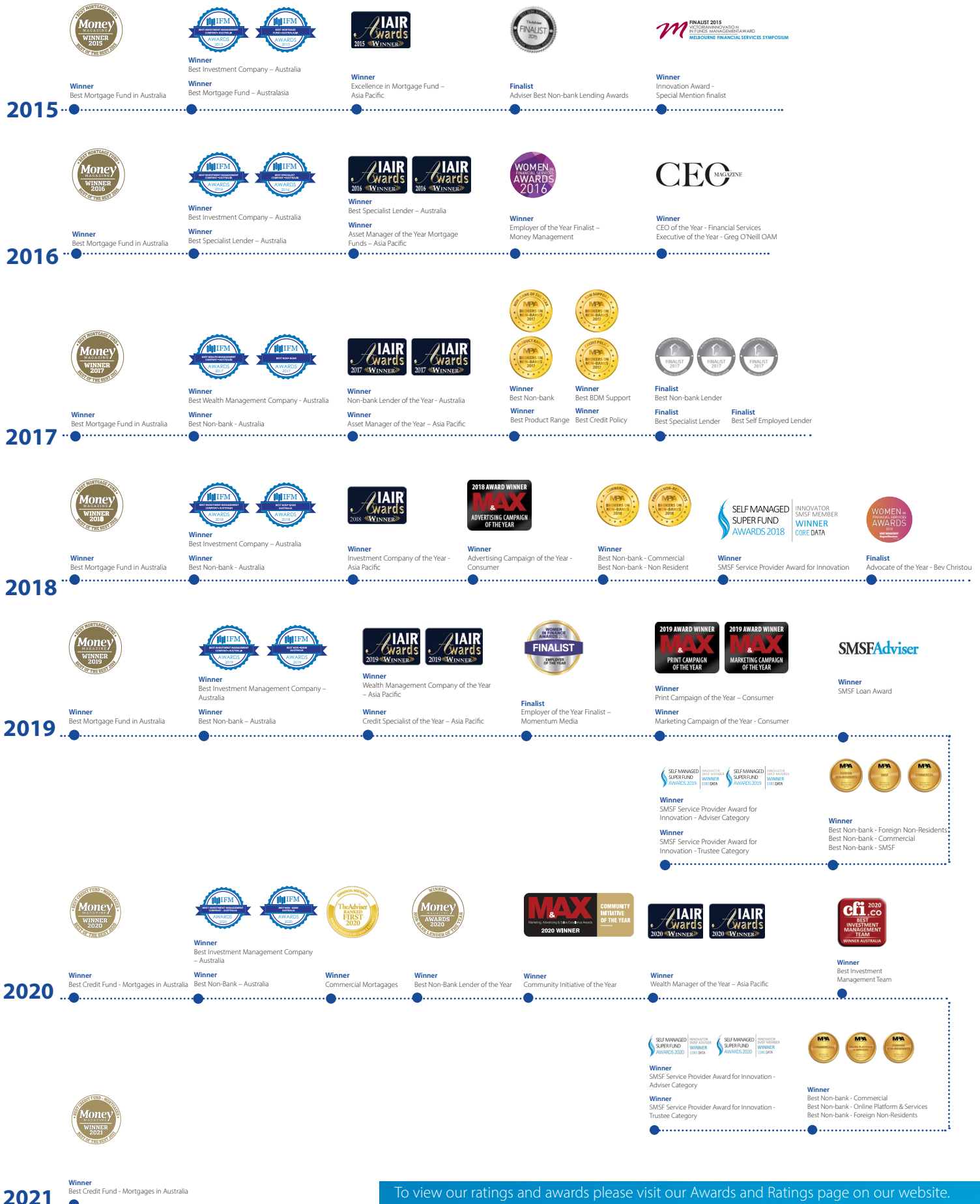
	≤\$5m	>\$5m-\$25m
Credit Grade	≤70%	65%
A	6.49%	6.99%
B		

Application Fees	A	B	C1	C2	C3
Residential Full Doc "Special"	\$995	\$995	n/a	n/a	n/a
Residential Lite Doc® "Special"	0.75%	0.75%	n/a	n/a	n/a
Residential Full Doc ≤\$2.5m	0.75%	0.75%	1.50%	1.50%	1.50%
Residential Full Doc >\$2.5m	1.25%	1.25%	1.75%	n/a	n/a
Residential Lite Doc® ≤\$2.5m	1.25%	1.25%	1.75%	1.75%	n/a
Residential Lite Doc® >\$2.5m	1.50%	1.50%	1.75%	n/a	n/a
Residential Bridging	1.50%	1.50%	1.50%	n/a	n/a
Residential Expatriate	0.75%	n/a	n/a	n/a	n/a
Residential Non-Resident	1.50%*	n/a	n/a	n/a	n/a
Residential SMSF	\$995	1.25%	n/a	n/a	n/a
Residential SMSF (Inner-city apartments)	\$995	1.50%	n/a	n/a	n/a
Commercial SMSF	1.25%	1.25%	1.75%	n/a	n/a
Residential Construction	1.25%	1.25%	1.50%	n/a	n/a
Development Finance / Residual Stock	1.50%	1.50%	n/a	n/a	n/a
Rural >100 acres	1.25%	1.25%	1.75%	1.75%	n/a
Commercial	1.25%	1.25%	1.75%	1.75%	n/a

* Plus 1% Non-Resident Premium

“Gold medal winning commercial products, as voted by brokers”

Awards



To view our ratings and awards please visit our Awards and Ratings page on our website.

Senior Manager Client Partnerships Team



Michelle Banister
Head of Distribution
0408 566 518



Chris Meaker
Head of Origination Channels
0490 305 126



Mark Hood
Head of Major Clients
0431 749 263

NSW/ACT



Head of Client Partnerships
Suzanne Hemsworth
0421 029 691



NSW
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Broker Portal
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Instruct Valuation
<https://propertyhub.corelogic.asia/>



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