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PRODUCT GUIDE FOR BROKERS

HOME LOANS AND BRIDGING LOANS

FINANCE ONE HOME LOANS PTY LTD
ABN: 36 687 479 894 | AUSTRALIAN CREDIT LICENCE 573761

EFFECTIVE 2ND JUNE 2026

HOME LOANS & BRIDGING LOANS

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Solutions Based Lending.

More than a credit score.

- **Debt consolidation** available, including paying personal tax debts
- Self-employed customers with at least **6 months* income**
- Discharged bankrupts considered from **day one**
- **Adverse credit history**^ accepted
- Lending **up to 90% LVR****

*Max LVR 75%
^Any defaults must be more than 6 months prior to application, and be less than $5000
**Rate may be subject to loadings

Commission Benefits

Up to 1.1% upfront

Up to 0.25% trailing

Product Features

☑ Flexible repayment options	☑ Variable interest rates
☑ Fast approval times	☑ Land size up to 50 acres (20 Hectares)
☑ Loan amount $150,000 - $2,500,000	☑ Make additional repayments anytime – no penalties

Home Loans

- Purchase, Refinance, Debt Consolidation, Equity Release
- Owner occupier and investment loans
- Principal & interest; or Interest only (IO margin applies)
- Loan term up to 30 years
- Maximum 5 years interest only
- Equity release up to 100% of the loan (Max. $750,000); validation on cash out above $100,000
- Redraw on additional repayments. Minimum redraw $1,000. Fees apply.
- Residential properties incl rural residential (excludes any rural or commercial zoning)

Bridging Loans

- Purchase (owner occupied)
- Interest only
- Monthly payments, or interest capitalised for the loan term
- Loan term up to 12 months
- Residential properties incl rural residential (excludes any rural or commercial zoning)
- Must have purchase contract and sale contract (buy and sell)

Normal lending criteria, terms and conditions, fees and charges, exclusions apply and may be varied or introduced in the future.

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	Finance One
Home Loan Interest Rate%*	From 8.29% #
Bridging Loan Interest Rate %*	From 9.29% #
Home Loan Maximum LVR	90%
Bridging Loan Maximum LVR**	80%
Minimum Loan Amount	$150,000
Maximum Loan Amount	$2,500,000
Home Loan Application Fee	$995
Bridging Loan Application Fee**	$1,995

*Rate plus loadings #Base rate as at 15th May 2026

**Bridging Loans: Retired applicants can be considered outside of normal employment considerations where a clear and reasonable exit-strategy is evident (Buy & sell contracts held) and there will be no end debt.

	Rate Loadings
Interest Only	+0.30%
LVR >70% =<80%	+0.20%
LVR >80% =<90%	+0.40%
2nd mortgage	+4.00%
Location postcode – Regional	+0.50%/ +1.00% (outer)
Vacant land	+0.20%
Small apartment (>35 sqm <50 sqm)	+0.25%
Credit file – 1 or 2 defaults	+0.30%
Credit file – Discharge Bankrupt **Credit file – 3 or more defaults**	+0.50%
Self employed – Alt doc only	+0.50%
Large Rural Residential (>10ha / 25 acres)	+0.25%

Need help?
Contact our Home Loans support team

Phone 1800 346 663
Email homeloans@financeone.com.au

IMPORTANT

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Normal lending criteria, T&Cs, fees and charges apply.

Risk Fees*	LVR >70 =<75	LVR >75 =<80	LVR >80 =<85	LVR >85 =<90
Metro location	**n/a**	**0.25%**	**0.75%**	**1.00%**
Non-metro	**n/a**	**0.50%**	**1.00%**	**1.50%**
Regional	**0.50%**	**1.00%**	**1.50%**	**2.00%**

*Additional risk fee may be applicable depending on assessment of security, payment conduct and customer profile.

Acceptable Employment	**Full-time or Part-time**	>3 months current or 12 months continuous (4 weeks min gap)
	Casual	>6 months current employer and over 12 months continuous employment with no gaps
	Self-employed	>6 months ABN (6 months min GST registered)
Credit File	**Defaults** (must more than 6 months prior to application)	▪ Paid: unlimited ▪ Unpaid: considered based on dollar level, type of default and date of listing. ▪ No new defaults to be shown as listed within the last 6 months prior to loan application.
	Credit History	▪ Prior arrears and/or missed payments on mortgage loans can be considered (applicants must show repayments being made as required to the loan/s in the last 90 days). ▪ Accept Discharge bankrupts >1 day (with good banking conduct shown). ▪ No hardship evident within the last 6 months.

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