

January 2026

Broker Product Guide

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BUILT
FOR
BROKER[™]

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: <ul style="list-style-type: none">Income Statement from MyGovEmployment Letter3 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: <ul style="list-style-type: none">ORDE Accountant’s Letter6 months BAS6 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 – P&I Interest Rates on loan sizes ≤ \$3,000,000

FULL DOC

| | ≤65% | ≤75% | ≤80% | ≤85% |
|---------------------|-------|-------|-------|-------|
| Prime | 6.09% | 6.24% | 6.34% | 7.09% |
| Near Prime | 6.74% | 6.84% | 6.99% | N/A |
| Near Prime + | 6.99% | 7.09% | 7.19% | N/A |
| Specialist | 7.49% | 7.74% | 8.24% | N/A |
| Specialist + | 8.89% | 9.09% | 9.69% | N/A |

ALT DOC

| | ≤65% | ≤75% | ≤80% | ≤85% |
|---------------------|-------|-------|-------|-------|
| Prime | 6.19% | 6.29% | 6.39% | 7.09% |
| Near Prime | 6.89% | 6.99% | 7.19% | N/A |
| Near Prime + | 7.19% | 7.29% | 7.59% | N/A |
| Specialist | 7.89% | 7.99% | 8.34% | N/A |
| Specialist + | 9.14% | 9.34% | 9.84% | 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 |

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 | 6.99% | 7.54% | 7.64% |
| Investment Property | Waived | | |
| Interest Only | Waived | | |

Fees and Charges

| | |
|---------------------|--|
| APPLICATION FEE | 1-2.25% 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% | \$3,500,000 | 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 |

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 - \$2,000,000

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 | 7.64% | 7.84% |
| Near Prime | 8.04% | 8.24% |
| Near Prime + | 8.49% | 8.69% |

| | Residential HBU^ | Commercial |
|-------|------------------|------------|
| | ≤65% | ≤65% |
| Prime | 9.24% | 9.44% |

^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% | \$2,000,000 | \$1,250,000 | \$2,000,000 | \$1,750,000 | \$2,000,000 |
| ≤70% | \$1,500,000 | \$750,000 | N/A | N/A | N/A |
| ≤75% | \$1,000,000 | N/A | 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 |

Product Overview

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

Product Parameters

Loans up to \$2,500,000

Owner Occupied or Investment

Full and Alt Doc Income Verification

Prime & Near Prime profiles

Up to two dwellings on one title

Up to 5 years' Interest Only

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

FULL DOC & ALT DOC

| | ≤65% | ≤75% | ≤80% |
|--------------------------|----------------------------|-------|-------|
| Prime | 7.64% | 7.84% | 8.04% |
| Near Prime | 8.04% | 8.24% | 8.44% |
| Post Construction | Standard Residential Rates | | |

Loan Size Limits

| LVR | Cat 1 | Cat 2 |
|------|-------------|-------------|
| ≤80% | \$2,500,000 | \$1,500,000 |

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 >\$2m | 0.25% | 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. | |

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: <ul style="list-style-type: none">Income Statement from MyGovEmployment Letter3 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: <ul style="list-style-type: none">ORDE Accountant’s Letter6 months BAS6 months Bank Statements | | |
| Lease Doc – Term Remaining | 3 years (including options) | 2 years (including options) | 1 year (including options) |
| Minimum ICR | 1.25x – Full Doc / Alt Doc 1.40x – Lease Doc | | |
| 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 – Interest Rates on loan sizes ≤ \$3,000,000

FULL DOC & LEASE DOC

| | ≤50% | ≤65% | ≤75% | ≤80% |
|--------------|-------|-------|-------|-------|
| Prime | 7.19% | 7.19% | 7.69% | 8.19% |
| Near Prime | 7.74% | 7.79% | 7.99% | N/A |
| Near Prime + | 8.24% | 8.29% | 8.49% | N/A |

ALT DOC

| | ≤50% | ≤65% | ≤75% | ≤80% |
|--------------|-------|-------|-------|-------|
| Prime | 7.74% | 7.94% | 8.24% | 8.94% |
| Near Prime | 8.14% | 8.34% | 8.64% | N/A |
| Near Prime + | 8.64% | 8.84% | 9.14% | N/A |

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

| | ≤50% | ≤65% | ≤70% |
|-------|-------|-------|-------|
| Prime | 7.49% | 7.69% | 8.14% |

| | ≤50% | ≤65% | ≤70% |
|-------|-------|-------|-------|
| Prime | 7.99% | 8.19% | 8.39% |

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

ONGOING FEE \$0

SOLICITORS FEE At Cost ~\$1,200

DISCHARGE FEE \$450 plus solicitor fees

*Payable before valuation is ordered

EARLY REPAYMENT FEE 1.50% of original loan amount within 3 years

Loan Size Limits

FULL DOC & LEASE DOC

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

ALT DOC

| | | |
|--------------|-------|-------------|
| Prime | ≤80%^ | \$3,000,000 |
| | ≤70% | \$4,000,000 |
| | ≤65% | \$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.

Product Overview

The ORDE SMSF Product provides a flexible and future-focused loan for applicants looking to acquire Residential and Commercial property 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

| | ≤65% | ≤75% | ≤80% |
|-----------------------|-------|-------|-------|
| Prime | 6.34% | 6.59% | 6.59% |
| Near Prime | 7.24% | 7.44% | 7.44% |
| Interest Only Loading | 0.30% | 0.30% | 0.30% |

COMMERCIAL ≤ \$3,000,000

| | ≤65% | ≤75% | ≤80% |
|------------|-------|-------|-------|
| Prime | 7.19% | 7.49% | 8.19% |
| Near Prime | 7.79% | 8.29% | N/A |

COMMERCIAL \$3,000,000 ≤ \$5,000,000

| | ≤50% | ≤65% | ≤70% |
|-------|-------|-------|-------|
| Prime | 7.49% | 7.69% | 8.14% |

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

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 *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: <ul style="list-style-type: none"> Most recent year Retail/ Industry Fund Superannuation Statements Most recent year Cash Management Account Statements Most recent year SMSF Financials |
| Documentation – PAYG | Last 2 Payslips |
| Documentation – SE | Required when contributions history not evident or sufficient to support servicing: <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> 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 | <ul style="list-style-type: none"> 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. |

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 \$2,000,000

Loan terms to 30 years

Residential and Commercial

Full Doc or Alt Doc

Prime and Near Prime profiles

No ongoing fees

Interest Rates

RESIDENTIAL

| | ≤80% ex GST | Application Fee |
|---------------------------|------------------------------|-----------------|
| ≤ 3 Properties retained ^ | Refer to Residential pricing | |
| > 3 Properties retained ^ | 7.74% | 1.25% |
| Commercial Property | Refer to Commercial pricing | |

^ Number retained includes properties held at other financial institutions

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 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: <ul style="list-style-type: none"> ORDE Accountant's Letter 6 months BAS 6 months Bank Statements | |
| Credit Profile | Unlimited up to \$1,000 2 paid defaults > 12 months | |

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 | 9.24% |
| | ≤80% ex GST |
| Highest & Best Use 3 ≤ 6 Dwellings | 8.04% |

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: <ul style="list-style-type: none"> • ORDE Accountant's Letter • 6 months BAS • 6 months Bank Statements |
| Credit Profile | Unlimited up to \$1,000 2 paid defaults > 12 months |

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% | 8.24% |
| Commercial | 70% | 8.74% |
| Highest & Best Use | 65% | 9.24% |

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. | | |

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 | 7.49% | 7.74% | 7.89% |
| Near Prime | 7.89% | 8.14% | 8.24% |

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: <ul style="list-style-type: none"> ORDE Accountant's Letter 6 months BAS 6 months Bank Statements |
| Credit Profile | Unlimited up to \$1,000 2 paid defaults > 12 months |

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

Maximum LVR 80%

PAYG & Self Employed

Prime & Near Prime profiles only

Loan terms to 30 years

Principal & Interest or Interest Only

Interest Rates

FULL DOC

| | ≤65% | ≤75% | ≤80% |
|------------|-------|-------|-------|
| Prime | 6.59% | 6.74% | 6.84% |
| Near Prime | 6.89% | 6.99% | 7.14% |

Fees and Charges

APPLICATION FEE Prime: 0.75% / Near Prime: 1.00%

VALUATION FEE* From \$330

*Payable before valuation is ordered

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 | <ul style="list-style-type: none">• 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. | |

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% |

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

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

Maximum LVR 75%

PAYG Income sources only

Prime profiles only

Loan terms to 30 years

Principal & Interest or Interest Only

Interest Rates

FULL DOC

| | ≤55% | ≤70% | ≤75% |
|-------|-------|-------|-------|
| Prime | 7.39% | 7.49% | 7.49% |

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 | <ul style="list-style-type: none"> 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 BROKERTM



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