

February 2026

# Broker Product Guide

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ORDE Financial Pty Limited ACN 634 779 990 Australian Credit Licence 522079. ORDE Capital Management Limited ACN 636 165 378 Australian Financial Services Licence 523150 Australian Credit Licence 523150. This guide is for use by ORDE accredited brokers only and not for distribution to any other party. All rates, fees and charges are indicative, subject to ORDE lending criteria and subject to change. Effective 6 February 2026.

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## 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 +
<b>Debt Consolidation</b>	Unlimited personal or business debts				
<b>Private Loan</b>	Evidenced conduct	Capitalised Interest			
<b>Cashout</b>	Unlimited for acceptable stated purpose (max \$300,000 when > 80% LVR)				
<b>Vacant Land</b>	Acceptable – Refer to Vacant Land product			Not Acceptable	
<b>Max Land Size</b>	Unlimited (on application)				
<b>Location</b>	Cat 1, 2, 3 & 4 (Cat 1 Metropolitan locations only when > 80% LVR)				
<b>Max Exposure</b>	\$10m (Individual exposures above \$5m should be discussed with your BDM)				
<b>Permanent FT/PT</b>	6 Months Current or 12 Months Industry	3 Months Current or 12 Months Industry			
<b>Casual</b>	12 Months Current	6 Months Current or 12 Months Industry			
<b>Self Employed</b>	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	
<b>Documentation – PAYG</b>	Last 2 Payslips plus <b>one</b> of: <ul style="list-style-type: none"> <li>Income Statement from MyGov</li> <li>Employment Letter</li> <li>3 months Bank Statements evidencing salary credits</li> </ul>				
<b>Documentation – SE Full Doc</b>	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				
<b>Documentation – SE Alt Doc</b>	Declaration of Financial position plus <b>one</b> of: <ul style="list-style-type: none"> <li>ORDE Accountant's Letter</li> <li>6 months BAS</li> <li>6 months Bank Statements</li> </ul>				
<b>Paid Defaults</b>	Up to \$500	Unlimited up to \$1,000 accepted			
		Up to 2 where listed 12 months ago	Unlimited		
<b>Unlimited Unpaid Defaults</b>	No	Up to \$1,000 accepted	Where listed over 12 months ago	Where listed over 6 months ago	Yes
<b>Mortgage Arrears</b>	No Arrears	< 1 month (paid)	1 month	3 months	> 3 months
<b>Other Arrears</b>	No Arrears	1 month	3 months	> 3 months	> 3 months
<b>Discharged Bankruptcy</b>	No	From 1 year	From 1 day		

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

### FULL DOC

	≤65%	≤75%	≤80%	≤85%
<b>Prime</b>	6.34%	6.49%	6.59%	7.34%
<b>Near Prime</b>	6.99%	7.09%	7.24%	N/A
<b>Near Prime +</b>	7.24%	7.34%	7.44%	N/A
<b>Specialist</b>	7.74%	7.99%	8.49%	N/A
<b>Specialist +</b>	9.14%	9.34%	9.94%	N/A

### ALT DOC

	≤65%	≤75%	≤80%	≤85%
<b>Prime</b>	6.44%	6.54%	6.64%	7.34%
<b>Near Prime</b>	7.14%	7.24%	7.44%	N/A
<b>Near Prime +</b>	7.44%	7.54%	7.84%	N/A
<b>Specialist</b>	8.14%	8.24%	8.59%	N/A
<b>Specialist +</b>	9.39%	9.59%	10.09%	N/A

## Fees and Charges

### APPLICATION FEE

		Prime	Near Prime	Near Prime +	Specialist	Specialist +
<b>Full Doc</b>	≤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
<b>Alt Doc</b>	≤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
<b>Interest Only</b>	0.30%	N/A
<b>Investment Property</b>	0.15%	N/A
<b>Acreage &gt; 25</b>	From 1.00%	0.75%
<b>Loan size \$2.0m ≤ \$3.0m</b>	0-25% Waived	0.35%

## Loan Size Limits

<b>Prime</b>	≤80%	\$3,000,000
	≤85%	\$1,750,000
<b>Near Prime Near Prime +</b>	≤75%	\$3,000,000
	≤80%	\$2,000,000
<b>Specialist</b>	≤75%	\$1,500,000
	≤80%	\$1,250,000
<b>Specialist +</b>	≤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%
<b>Prime</b>	7.24%	7.79%	7.89%
<b>Investment Property</b>	Waived		
<b>Interest Only</b>	Waived		

### Fees and Charges

<b>APPLICATION FEE</b>	1.25% 0.95% <b>SPECIAL</b>
<b>VALUATION FEE*</b>	From \$330
<b>SOLICITORS FEE</b>	At Cost ~\$500
<b>ONGOING FEE</b>	\$0
<b>DISCHARGE FEE</b>	\$450 plus solicitor fees
<b>EARLY REPAYMENT FEE</b>	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 <sup>^</sup> )	Metro (All other Capital Cities)	Cat 1 & 2
<b>Prime</b>	≤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

<sup>^</sup> A maximum 70% LVR applies to Brisbane

## Key Information

	<b>Prime</b>
<b>Purpose</b>	Any reasonable purpose including purchase, refinance, consolidation or equity release
<b>Cashout</b>	Unlimited for acceptable stated purpose
<b>Acceptable Securities</b>	Residential security excluding Vacant Land
<b>Max Exposure</b>	\$7.5m (Individual exposures above \$5m should be discussed with your BDM)
<b>Income</b>	Permanent PAYG, Self Employed (Full or Alt Doc) and Rental Income
<b>Self Employed</b>	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%
<b>Prime</b>	7.89%	8.09%
<b>Near Prime</b>	8.29%	8.49%
<b>Near Prime +</b>	8.74%	8.94%

  

	Residential HBU^	Commercial
	≤65%	≤65%
<b>Prime</b>	9.49%	9.69%

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

## Fees and Charges

<b>APPLICATION FEE</b>	Residential 1.25% Residential HBU 1.50% Commercial 1.50%
<b>VALUATION FEE*</b>	Residential from \$330 Commercial from \$1,100
<b>SOLICITORS FEE</b>	Residential - At Cost ~\$500 Commercial - At Cost ~\$1,200
<b>ONGOING FEE</b>	\$0
<b>DISCHARGE FEE</b>	\$450 plus solicitor fees
<b>EARLY REPAYMENT FEE</b>	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

<b>Acceptable Securities</b>	Residential Cat 1 & 2 – Max 5 Acres Residential HBU Cat 1 & 2 – Max 1 Acre Commercial Cat 1 – Max 1 Acre
<b>Intention to Construct</b>	Refer to Construction Product – when migrating from Vacant Land product to Construction new application required and additional fees may apply
<b>Customer Profile</b>	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%
<b>Prime</b>	7.89%	8.09%	8.29%
<b>Near Prime</b>	8.29%	8.49%	8.69%
<b>Post Construction</b>	Standard Residential Rates		

## Loan Size Limits

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

## Fees and Charges

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

\*Payable before valuation is ordered

## Applicable Loadings

	Interest Rate	Application Fee
<b>Investment</b>	N/A	N/A
<b>Interest Only</b>	N/A	N/A
<b>Loan size &gt;\$2m</b>	0.25%	N/A

## Key Information

	Prime	Near Prime
<b>Purpose</b>	Construction of residential property or significant home renovations by a licensed / registered builder	
<b>Redraw</b>	Free redraw available after construction period	
<b>Acceptable Securities</b>	Residential Vacant Land (max 5 Acres) and established residential properties	
<b>Construction Commencement</b>	Construction must commence within 3 months of settlement. For Vacant Land purchases where construction commencement will exceed this limit refer to Vacant Land Product.	
<b>Construction Period</b>	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.	
<b>Documents Required</b>	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	
<b>Self Employed</b>	ABN Minimum 24 Months (consecutive ABN structures acceptable) GST Minimum 12 Months	ABN Minimum 12 Months GST Minimum 6 Months
<b>Income Verification</b>	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 +
<b>Debt Consolidation</b>	Unlimited debts		
<b>Cashout</b>	Unlimited for acceptable stated purpose		
<b>Acceptable Securities</b>	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		
<b>Max Exposure</b>	\$10m (Individual exposures above \$5m should be discussed with your BDM)		
<b>Permanent FT/PT</b>	6 Months Current or 12 Months Industry	3 Months Current or 12 Months Industry	
<b>Casual</b>	12 Months Current	6 Months Current or 12 Months Industry	
<b>Self Employed</b>	ABN Minimum 24 Months (consecutive ABN structures acceptable) GST Minimum 12 Months	ABN Minimum 12 Months GST Minimum 6 Months	
<b>Documentation – PAYG</b>	Last 2 Payslips plus <b>one</b> of: <ul style="list-style-type: none"> <li>Income Statement from MyGov</li> <li>Employment Letter</li> <li>3 months Bank Statements evidencing salary credits</li> </ul>		
<b>Documentation – SE Full Doc</b>	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		
<b>Documentation – SE Alt Doc</b>	Declaration of Financial position plus <b>one</b> of: <ul style="list-style-type: none"> <li>ORDE Accountant’s Letter</li> <li>6 months BAS</li> <li>6 months Bank Statements</li> </ul>		
<b>Lease Doc – Term Remaining</b>	3 years (including options)	2 years (including options)	1 year (including options)
<b>Minimum ICR</b>	1.25x – Full Doc / Alt Doc 1.40x – Lease Doc		
<b>Paid Defaults</b>	Up to \$500	Unlimited up to \$1,000 accepted	
		Up to 2 where listed 12 months ago	Unlimited
<b>Unlimited Unpaid Defaults</b>	No	Up to \$1,000 accepted	Where listed over 12 months ago
<b>Mortgage Arrears</b>	No Arrears	< 1 month (paid)	1 month
<b>Other Arrears</b>	No Arrears	1 month	3 months
<b>Discharged Bankruptcy</b>	No	From 1 year	From 1 day

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

### FULL DOC & LEASE DOC

	≤50%	≤65%	≤75%	≤80%
<b>Prime</b>	7.44%	7.44%	7.94%	8.44%
<b>Near Prime</b>	7.99%	8.04%	8.24%	N/A
<b>Near Prime +</b>	8.49%	8.54%	8.74%	N/A

### ALT DOC

	≤50%	≤65%	≤75%	≤80%
<b>Prime</b>	7.99%	8.19%	8.49%	9.19%
<b>Near Prime</b>	8.39%	8.59%	8.89%	N/A
<b>Near Prime +</b>	8.89%	9.09%	9.39%	N/A

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

	≤50%	≤65%	≤70%
<b>Prime</b>	7.74%	7.94%	8.39%

	≤50%	≤65%	≤70%
<b>Prime</b>	8.24%	8.44%	8.64%

## Fees and Charges

### APPLICATION FEE

		Prime	Near Prime	Near Prime +
<b>Full Doc &amp; Lease Doc</b>	≤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
<b>Alt Doc</b>	≤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

<b>Prime</b>	≤80%^	\$3,000,000
	≤70%	\$4,000,000
	≤65%	\$5,000,000
<b>Near Prime</b>	≤75%	\$3,000,000
<b>Near Prime +</b>	≤75%	\$2,000,000
	≤70%	\$3,000,000

### ALT DOC

<b>Prime</b>	≤80%^	\$3,000,000
	≤70%	\$4,000,000
	≤65%	\$5,000,000
<b>Near Prime</b>	≤75%	\$3,000,000
<b>Near Prime +</b>	≤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	6.59%	6.84%	6.84%
Near Prime	7.49%	7.69%	7.69%
Interest Only Loading	0.30%	0.30%	0.30%

### COMMERCIAL ≤ \$3,000,000

	≤65%	≤75%	≤80%
Prime	7.44%	7.74%	8.44%
Near Prime	8.04%	8.54%	N/A

### COMMERCIAL \$3,000,000 ≤ \$5,000,000

	≤50%	≤65%	≤70%
Prime	7.74%	7.94%	8.39%

## 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

<b>Minimum SMSF Balance</b>	\$150,000
<b>Acceptable Securities – Residential</b>	80% LVR Established, Off the Plan 70% LVR High Density
<b>Acceptable Securities – Commercial</b>	80%* LVR Office, Warehouse, Factory, Retail Premise & Light Industrial *80% LVR only available in Melbourne, Sydney & Brisbane – refer to Commercial Postcode Tool
<b>Maximum Loan Size - Residential</b>	\$1,750,000 @ 80% LVR
<b>Maximum Loan Size - Commercial</b>	\$3,000,000 @ 80% LVR   \$4,000,000 @ 70% LVR   \$5,000,000 @ 65% LVR
<b>Documentation – Contributions</b>	Confirmation of 12 months contributions via <b>one</b> of: <ul style="list-style-type: none"> <li>• Most recent year Retail/ Industry Fund Superannuation Statements</li> <li>• Most recent year Cash Management Account Statements</li> <li>• Most recent year SMSF Financials</li> </ul>
<b>Documentation – PAYG</b>	Last 2 Payslips
<b>Documentation – SE</b>	Required when contributions history not evident or sufficient to support servicing: <ul style="list-style-type: none"> <li>• Most recent (1) year Company Financials, Personal Tax Returns &amp; Notice Of Assessments <b>OR</b></li> <li>• Alt Doc Verification: In line with standard documentation requirements</li> </ul> Required when owner occupied commercial: <ul style="list-style-type: none"> <li>• Confirmation of rental expense being met at, or above proposed market rental for SMSF <b>OR</b></li> <li>• Most recent (1) year Company Financials <b>OR</b></li> <li>• Alt Doc Verification: In line with standard documentation requirements</li> </ul>
<b>Documentation – Refinance</b>	<ul style="list-style-type: none"> <li>• Last 12 months Cash Management Statements confirming contributions</li> <li>• Last 6 months SMSF Loan Statements</li> <li>• Rental Statements or copy of Lease Agreement</li> </ul>
<b>Other Requirements</b>	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 ^	7.99%	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 <b>one</b> of: <ul style="list-style-type: none"> <li>ORDE Accountant's Letter</li> <li>6 months BAS</li> <li>6 months Bank Statements</li> </ul>	
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	9.49%
	≤80% ex GST
Highest & Best Use 3 ≤ 6 Dwellings	8.29%

## 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 <b>one</b> of: <ul style="list-style-type: none"> <li>• ORDE Accountant's Letter</li> <li>• 6 months BAS</li> <li>• 6 months Bank Statements</li> </ul>
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%	8.49%
Commercial	70%	8.99%
Highest & Best Use	65%	9.49%

## 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	7.74%	7.99%	8.14%
Near Prime	8.14%	8.39%	8.49%

## 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 <b>one</b> of: <ul style="list-style-type: none"> <li>ORDE Accountant's Letter</li> <li>6 months BAS</li> <li>6 months Bank Statements</li> </ul>
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%
<b>Prime</b>	6.84%	6.99%	7.09%
<b>Near Prime</b>	7.14%	7.24%	7.39%

## Fees and Charges

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

**VALUATION FEE\*** From \$330

\*Payable before valuation is ordered

## Key Information

<b>Loan Purpose</b>	Purchase or Refinance	
<b>Location Category</b>	Category 1 & 2	
<b>Maximum LVR</b>	80% (75% Vacant Land)	
<b>Minimum Loan Size</b>	\$100,000	
<b>Maximum Loan Size</b>	Up to 75% - \$2,000,000 (\$1,000,000 Vacant Land) Up to 80% - \$1,750,000	
<b>Credit Profile</b>	Prime & Near Prime	
<b>Acceptable Income</b>	PAYG, SE Full Doc and Australian Rental Income	
<b>PAYG Requirements</b>	Last 2 payslips; <b>plus</b> Employment Letter; <b>and</b> 3 months bank statements	Foreign income to be assessed at 90%
<b>SE Requirements</b>	Most recent year's lodged & assessed tax returns and financials Company Registration to confirm directorship & shareholding	
<b>Exchange Rate</b>	Conversion of Foreign to AUD as at time of assessment – sourced from xe.com	
<b>Loan Requirements</b>	All foreign language documents must be translated by a NAATI approved translator	
<b>Borrower Requirements</b>	<ul style="list-style-type: none"> <li>Australian bank account where rental payments are made and repayments deducted</li> <li>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.</li> </ul>	

## Applicable Loadings

	Interest Rate	Application Fee*
<b>Investment</b>	0.30%	N/A
<b>Interest Only</b>	0.30%	N/A
<b>Loan size \$1.75m ≤ \$2m</b>	0.25%	0.35%
<b>Vacant Land</b>	1.50%	0.50%
<b>SOLICITORS FEE</b>	At Cost ~\$500	
<b>ONGOING FEE</b>	\$0	
<b>DISCHARGE FEE</b>	\$450 plus solicitor fees	
<b>EARLY REPAYMENT FEE</b>	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	7.64%	7.74%	7.74%

### 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; <b>plus</b> Employment Letter; <b>and</b> 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"> <li>Australian bank account where rental payments are made and repayments deducted</li> <li>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.</li> <li>Credit Report from appropriate credit reporting agency of resident country to be supplied</li> </ul>	

# BUILT FOR BROKER™

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