

To simplify our pricing and deliver more consistent outcomes for your clients, we apply either a Lender Protection Fee or a Construction Risk Fee in place of any High LVR or LMI fee. Your client will only ever pay one of these fees, never both.

Calculated as a % of the total loan amount, and payable in full on settlement via borrower funds or capitalised within the product LVR and loan amount.

What's changed and why it matters

We've introduced more granular LVR tiering across our risk fees. Instead of broad pricing bands (e.g. 80%, 85%, 90%), fees are now tiered in smaller increments (80%, 81%, 82% and so on).

This means sharper, fairer pricing at the margins, ensuring clients are priced more accurately based on their actual LVR, particularly beneficial for deals sitting just above key thresholds.

Lenders Protection Fee:

Lenders Protection Fee apply as per the below tables where the the property is built, or where build is completed at the time of settlement. Includes Standard, SMSF, Non-residents & Expats. Excludes Lender Paid LMI Products.

Construction Risk Fee:

Construction Risk Fee apply as per the below tables where the property is being constructed (via scheduled drawdowns) post settlement.

Please note that these enhanced risk fee tiers apply across a broader product set, including some products that may not be available to all partners. To ensure you're positioning the most competitive option for your client, always refer to your approved product offerings and current rate cards when structuring a deal.

PRIME RESIDENTIAL (30-Year Prime) Effective 12 October 2026 for new and in flight applications

Owner Occupied		
	Lenders Protection Fee	Construction Risk Fee
>0-80%	0%	0%
>80-81%	1.25%	1.50%
>81-82%	1.50%	1.75%
>82-83%	1.75%	2.00%
>83-84%	2.00%	2.25%
>84-85%	2.25%	2.50%
>85-86%	2.50%	2.75%
>86-87%	2.75%	3.00%
>87-88%	3.00%	3.25%
>88-89%	3.25%	3.50%
>89-90%	3.50%	3.75%
>90-91%	4.00%	4.25%
>91-92%	4.50%	4.75%
>92-93%	4.75%	5.00%
>93-94%	5.00%	5.25%
>94-95%	5.25%	5.50%

Investment		
	Lenders Protection Fee	Construction Risk Fee
>0-80%	0%	0%
>80-81%	1.75%	2.00%
>81-82%	2.00%	2.25%
>82-83%	2.25%	2.50%
>83-84%	2.50%	2.75%
>84-85%	2.75%	3.00%
>85-86%	3.00%	3.25%
>86-87%	3.25%	3.50%
>87-88%	3.50%	3.75%
>88-89%	3.75%	4.00%
>89-90%	4.00%	4.25%
>90-91%	4.50%	4.75%
>91-92%	5.00%	5.25%
>92-93%	5.25%	5.50%
>93-94%	5.50%	5.75%
>94-95%	5.75%	6.00%

*+1.00% LPF & CRF loading applies for Non-standard residential securities

Residential - 40-Year Extended Home Loan

Owner Occupied		
	Lenders Protection Fee	Construction Risk Fee
>0-80%	0%	0.50%
>80-81%	1.50%	1.75%
>81-82%	1.75%	2.00%
>82-83%	2.00%	2.25%
>83-84%	2.25%	2.50%
>84-85%	2.50%	2.75%
>85-86%	2.75%	3.00%
>86-87%	3.00%	3.25%
>87-88%	3.25%	3.50%
>88-89%	3.50%	3.75%
>89-90%	3.75%	4.00%
>90-91%	4.75%	5.00%
>91-92%	5.00%	5.25%
>92-93%	5.25%	5.50%
>93-94%	5.50%	5.75%
>94-95%	5.75%	6.00%

Investment		
	Lenders Protection Fee	Construction Risk Fee
>0-80%	0%	0.75%
>80-81%	1.75%	2.00%
>81-82%	2.00%	2.25%
>82-83%	2.25%	2.50%
>83-84%	2.50%	2.75%
>84-85%	2.75%	3.00%
>85-86%	3.00%	3.25%
>86-87%	3.25%	3.50%
>87-88%	3.50%	3.75%
>88-89%	3.75%	4.00%
>89-90%	4.00%	4.25%
>90-91%	5.00%	5.25%
>91-92%	5.25%	5.50%
>92-93%	5.50%	5.75%
>93-94%	5.75%	6.00%
>94-95%	6.00%	6.25%

EXPAT / EXPAT TRACKER
(Additional Mortgage Manager Accreditation Required)

Owner Occupied / Investment

	Lender Protection Fee	Construction Risk Fee
>0-70%	0.00%	1.00%
>70-75%	0.75%	1.25%
>75-80%	1.00%	1.50%
>80-81%	1.25%	1.75%
>81-82%	1.50%	2.00%
>82-83%	1.75%	2.25%
>83-84%	2.00%	2.50%
>84-85%	2.25%	2.75%
>85-86%	2.50%	3.00%
>86-87%	2.75%	3.25%
>87-88%	3.00%	3.50%
>88-89%	3.25%	3.75%
>89-90%	3.50%	4.00%

NON-RESIDENT / NON-RESIDENT TRACKER
(Additional Mortgage Manager Accreditation Required)

Owner Occupied / Investment

	Lender Protection Fee	Construction Risk Fee
>0-70%	0.00%	1.00%
>70-75%	0.75%	1.25%
>75-80%	1.00%	1.50%
>80-81%	1.25%	1.75%
>81-82%	1.50%	2.00%
>82-83%	1.75%	2.25%
>83-84%	2.00%	2.50%
>84-85%	2.25%	2.75%

SMSF

Investment

	Residential Lender Protection Fee	Commercial Lender Protection Fee
>0-80%	0.00%	0.00%
>80-85%	2.50%	n/a
>85-90%	3.50%	n/a

COMMERCIAL EASY REFI

Owner Occupied / Investment

	Lender Protection Fee
>0-70%	0.50%
>70-75%	0.75%
>75-80%	1.25%