

10-August-2026



TOPIC	BC- FD (Prime)	BC Altdoc Prime	EXCEPTIONS	DC - FF Prime	LoanWorks Sintex	ORDE Prime	ORDE Near Prime	ORIGIN	RedZed WL
ABN GST (Altdoc)	2 Yr ABN	Min 12 mths (must be same industry 2 yrs) or 6m BAS & Acct Dec	6 mths (have done 4 mths PAYG to SE)	2 Yr ABN 1Yr GST [NP: 1Yr, 6m GST Spec: 6m, 6m GST]	18mths ABN	2 Yr ABN	1 Yr ABN	n/a	SE Prime - 2 yrs ABN Reward - 1 Yr ABN (6mths with 2Yr exp)
Age Pension	Age Pension is Unacceptable. (Carers Pension is OK)	Age Pension is Unacceptable. (Carers Pension is OK)	Yes (Govt Benefits max 50% of total income)	Yes	80% of Foreign pension OK	Dependant on Exit Strategy	Dependant on Exit Strategy	If deemed a stable income source	100% - max 40% overall net income
Aged Borrowers	90 = Retirement Age	90 = Retirement Age	Lend to age 75 - ILA reqd for 65+	Lend to age 85 for OO, or 95 INV - make sense.	75 = Retirement Age	Common Sense	Common Sense	85 = Retirement Age	80 = Retirement Age
Air BnB	12 mths proof 80% - may shade to 60%	12 mths proof - may shade to 60%	Yes - 60% of rent	YES		12 mths proof - Refer if Less	12 mths proof - Refer if Less	Yes (70% holiday shading)	6 mths REA + 6m bank statements - Averaged
Arrears	Prime = Nil. Near Prime = 1 event	Prime = Nil. Near Prime = 1 event	Yes - Refer BDM	Yes	< 7 days	< 7 days	Up to 1 month PAID (mtge) (Up to 1 mth - Other)	< 7 days	Reward: <30 days Recharge: 60 days
Assess as a Single (not a couple)	n/a	n/a	Can do case-by case	YES - Prove can cover share of payments	Can be porportioned in line with joint income - spouse or defacto.	Yes with proof partner is self-sufficient	Yes with proof partner is self-sufficient	YES	As an Exception
Alt Doc - Current Tax Return Lodged	Yes with explanation why	Yes with explanation why	Yes	Yes	Yes - max loan \$1m	Yes	Yes	n/a	Yes
Altdoc - ATO Portal	n/a	n/a	Required	n/a		n/a	n/a	n/a	Required
ATO Debt	No	Yes (CGT - Prime only)	YES - can accept partial payment & allow payment plan @ GIC rate	No on Prime. [\$200k NP Unlimited on Specialist]	No	Consider if No Defaults [debt consol - personal use only] Recent ATO	Unlimited consolidation - personal or business use.	No	Unlimited on Prime; Payment Plan or ATO Default - Recharge
AVM	n/a	n/a	n/a	70% LVR to \$2m	80% to \$1.5m property value; 70% \$1.5-\$2m Purchases Only	No	No	Selected Postcodes 90% purchases Max Loan \$1.35m [SmartVal] - No Comm AVM.	YES - Max 70% \$1m Purch or Refi
BAS	n/a	12 months - 40%	Min 6 mths	6 months min (Collect 12 mths)	6 months min (Collect 12 mths)	6 months min (Collect 12 mths)	6 months min (Collect 12 mths)	n/a	6 months min (Collect 12 mths)
Board Income	n/a	n/a	YES - max 4 Br & consistent rent >3mths	n/a	n/a	n/a	Near Prime only \$100pw max 3 boarders	n/a	No
Bundling: OO + Inv	OO rate applies if cross-collateralised. Pricing Request if Stand Alone.	OO rate applies if cross-collateralised. Pricing Request if Stand Alone.	n/a	Refer for consideration	No	Yes - priced on highest property LVR. Will consider stand alone.	Yes - priced on highest property LVR. Will consider stand alone.	No	No
Bridging Loans	Yes - 18 mths max.		With End Debt Only - Alt or FD	No	No	Altdoc or FD - End Debt or Nil End Debt - 12 mths		No	No
Business Debts	Yes	Yes	Yes - 100%	Yes - 100%	Max \$500k	Yes	Yes	No	Max \$500k - SE Prime. \$250k Specialist
Cash Out	Unlimited to 80% (>\$500k Declaration reqd.)	Unlimited to 80% (>\$500k Declaration reqd.)	Yes - No Limits	Unlimited to 80%; Max 20% >80% LVR	Atdoc - 50% security value; FD 80% = 100%; >80% = 20% LMI	Unlimited (personal use only)	Unlimited consolidation - personal or business use for acceptable stated purpose.	Unlimited to 65% with max 80% LVR (excl NDIS & Co-Living)	>\$1m Declaration reqd.
Clawback - Resi Std	100% - First 12 months; 50% - 13 to 18 mths	100% - First 12 months; 50% - 13 to 18 mths	n/a	None	None	None	None	100% - First 12 months; 75% - 13 to 24 mths	None
Clawback - SMSF	100% - First 12 months; 50% - 13 to 18 mths	100% - First 12 months; 50% - 13 to 18 mths	n/a	n/a	None	None	None	100% - First 12 months; 75% - 13 to 24 mths	None
Common Debt Reducer	50% Rent / 100% Debt unless proof non-applicant pays 50%	50% Rent / 100% Debt unless proof non-applicant pays 50%	Case by Case	YES - 100/100	Can be porportioned in line with joint income - spouse or defacto.	50% Rent / 100% Debt	OO: 50% Rent / 50% Debt INV: 100% Rent / 100% Debt + NG	50% Rent / 100% Debt	50% Rent / 100% Debt
Company Car	\$3,500 NET added to income	\$3,500 NET added to income	\$5,000 Gross		100% of car allowance OK	No set amount - Refer	No set amount - Refer	\$5k gross or \$3,500 Net	\$5,000 added to Gross income
Conflict of Interest Altdoc: Acct & Broker Inhouse	OK -Acct Dec or BAS	OK -Acct Dec or BAS	OK -Acct Dec or BAS			OK unless Broker is paid by the Acct or Father Son Daughter relationship	OK unless Broker is paid by the Acct or Father Son Daughter relationship	N/A	OK -Acct Dec or BAS

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TOPIC	BC- FD (Prime)	BC Altdoc Prime	EXCEPTIONS	DC - FF Prime	LoanWorks Sintex	ORDE Prime	ORDE Near Prime	ORIGIN	RedZed WL
Credit Scoring	CS >600 ; NSI >\$500; DTI <6.0	CS >600 ; NSI >\$500; DTI <6.0	No Credit Scoring or CCR	No Min Credit Score	No Credit Scoring or CCR	No Credit Scoring or CCR	No Credit Scoring or CCR	No CS to 80%, CCR applies.	No Credit Scoring or CCR
Defaults	Prime = Ignore 2 Telco/Utility Defaults <\$1k ea	Prime = Ignore 2 Telco/Utility Defaults <\$1k ea	Yes - Refer BDM	NP & Specialist	PAID defaults Max \$500 considered.	Max 2 PAID defaults up to \$500 .	Max 2 defaults PAID listed >1 Year Unlimited PAID Max \$1k.	Max \$1k in last 3 yrs	Prime: <\$500 Prime; Reward: Unlimited <\$1k or >2 Yrs
Digital Signatures - Application Form	Yes - DocuSign or equivalent	Yes - DocuSign or equivalent	Yes	Yes	Wet signature on App Form	Any e-signature on any form.	Any e-signature on any form.	All digital signatures must come with an audit trail.	Yes - DocuSign or Adobe with audit trail
Digital Signatures - Other Forms (excl Mortgage Docs)	Yes - DocuSign or equivalent	Yes - DocuSign or equivalent	Yes		Wet signatures on Company Loans	Any e-signature on any form.	Any e-signature on any form.	All digital signatures must come with an audit trail.	Wet signatures all other forms (WA is wet)
Directors Wages			YES & Directors Wages + NPBT		Accepted as PAYG income - Company Financials or ITR not reqd.				
Disability Pension / Carer's Allowance	Carers Pension is OK (100%)	Carers Pension is OK (100%)			Disability OK if confirmed permanent	No	Yes if evidenced >3 mths	If deemed a stable income source	To max 65 yrs
Discharged Bankrupt	No	No	Yes - Refer BDM	No on Prime [NP >2 yrs Spec >1 Yr]	Min 3 yrs discharged.	Not on Credit Report	1 Yr Emerald; 1 Day Onyx	No	1 Day Refresh; Min 18 Mths Recharge (no Prime ever)
Display Homes	Yes	Yes	No	No		No	No	Yes - No onerous terms in Leaseback	No
Draft Financials	No	No	Case by Case		Accepted as FD - Acct to confirm they are FINAL	No	No	No	
Employment: Full Time	Min. 3 months or 2 Yrs similar industry.	Min. 3 months or 2 Yrs similar industry.	2 Payslips	1 Day	Min 6mths - may consider less	6 mths current or 12 mths Industry	3 mths current or 12 mths Industry	3 months	1 day Perm excl contracts
Employment: Part Time	6 mths (2 payslips & 3 mths bank statements)	6 mths (2 payslips & 3 mths bank statements)	2 Payslips		Min 6mths - may consider less	6 mths current or 12 mths Industry	3 mths current or 12 mths Industry	Min 6 mths current or 1 yr continuous same industry	1 Day
Employment: Casual / 2nd Job	Min 6 mths current + 6 mths prior. Use 46 weeks (2nd Job - 100% >12 mths)	Min 6 mths current + 6 mths prior. Use 46 weeks (2nd Job - 100% >12 mths)	2 Payslips		Min 6mths - may consider less	12 months	6 months current or 1 Yr same industry	6 mths	Min 6 mths - 100%
ERF: Company Loans	3 months interest in first 3 years	3 months interest in first 3 years		\$880	\$ Nil	1.50% ERF in first 3 years	1.50% ERF in first 3 years	1.00% ERF in first 3 years	2.0% ERF in first 3 years
ERF Waiver Fee	1.50% payable @ settlement	1.50% payable @ settlement		n/a	n/a	Available [0.25% to 0.50%]	Available [0.25% to 0.50%]	n/a	n/a
Easy Refi	2 yrs repayment history, 1 yr rental history, rates notice SMSF ONLY	n/a	n/a	n/a	n/a	n/a	n/a	1 yrs repayment history, 1 yr rental history, rates notice,<2.0% below!	1 yrs repayment history, 1 yr rental history, rates notice, SMSF only
Expats	YES - PAYG & SE - max 75%. Refer Acceptable Countries	YES	YES for PAYG. Refer SE	Yes. Must be paid in AUD into Aussie bank account.	PAYG only	YES. 90% of Foreign Income Used.	n/a	85% OO. Purchase Refi & Consolidation	80% LVR if working for a Multinational company
Family Allow A & B	<13 yrs (5 Yrs to run)	<13 yrs (5 Yrs to run)	Refer BDM - to age 18	< 13 yrs (5 yrs to run)	< 13 yrs (5 yrs to run)	< 13 yrs	< 13 yrs	< 11 yrs	< 14 yrs
Foster Care			Consider exception long term						
Identification	ID You or IDVerse	ID You or IDVerse		NextGen ID coming.		ID You Max ID	ID You	ID You and Max ID	IDVerse or Max ID
Income Shading	Yes - Helia rules apply >80%	Standard Shading				QBE Rules	Standard Shading	Yes - Helia rules apply >80%	None

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Incomplete Construction	No	No	(a) Land Only or (b) Case by case - Cash Out to complete	No	No	Will Consider	Considered on Case by Case	No	No
Individuals (Commercial)	Corporate Trustees Only for SMSF	Corporate Trustees Only for SMSF	n/a	Companies only	n/a	Yes	Yes	Corporate Trustees Only for SMSF	Yes
Life Event: Multiple defaults in 6 mth window	One life event (can be concurrent - got divorced while unemployed)	One life event (can be concurrent - got divorced while unemployed)	YES - No 6 mth limitation		n/a	n/a	Defaults Unpaid >\$1k due to 1 credit event >1 Yr.	n/a	Max \$5k - Specialist Only
Loan Statements Required	Only Loans being refinanced	Only Loans being refinanced	Only Loans being refid - No statements if on CCR	Only Loans being refinanced	Only Loans being refinanced	Only Loans being refinanced	Only Loans being refinanced	All statements all loans	All loans (6m) + 1m unsecured (car ,p/l); 1 mth transaction statement
Maintenance Child Support	CSA- Min 5 yrs to run. No private arrangements	CSA- Min 5 yrs to run. No private arrangements	Up to 18 yrs old - Refer BDM		CSA- Min 5 yrs to run. No private arrangements	Yes - can be private with 24 mths history. Max 13 yrs	Yes - can be private with 24 mths history. Max 13 yrs	CSA- Min 5 yrs to run. No private arrangements	Need 12 mths proof of payments - can be private arrangement.
Maternity Leave	Return To Work (RTW) Policy allows applicants income to be used on return with proof they can meet commitments prior to this RTW date.	Return To Work (RTW) Policy allows applicants income to be used on return with proof they can meet commitments prior to this RTW date.	Case by Case with savings to cover - Refer BDM		RTW letter from employer & proof of savings to maintain all commitments until RTW date. 100%	YES. Will use 100% employer income if return to work is validated.	YES. Will use 100% employer income if return to work is validated.	50% of Employer Maternity Leave Payment and Government Paid Parental Leave Payment (Working Parent Payment) paid until return to work.	By exception only. Max 3 months Return to Work with savings to cover repayments.
Mortgage Docs - Purchases	Docusign available for all loan products	Docusign available for all loan products	Can send to DC		Emailed as Instructed	Emailed as Instructed	Emailed as Instructed	Emailed as Instructed	Express Post to solicitor
Mortgage Docs - Refinances	Docusign available for all loan products	Docusign available for all loan products	Can send to DC			Emailed as Instructed	Emailed as Instructed	Emailed as Instructed	Express Post to Clients
Mortgage Docs - DocuSign	Docusign available for all loan products	Docusign available for all loan products	Yes			YES - Individuals	YES - Individuals	YES	Vic, NSW , SA (some Qld) can be digi-signed (Not SMSF)
NDIS	Max 80%. - Refer BDM	Max 80%. - Refer BDM	n/a	n/a	n/a	n/a	n/a	Yes - 80% Excl SMSF. Incl Construction (FD) 65% Rental SRA.	n/a
Nominal Rent	Can waive with rent-free letter	Can waive with rent-free letter	Nil if Long Term LWP	\$650pm	Can waive with rent-free letter & prove with immediate family.	\$650pm couple; \$500pm Single (waiver possible)	\$650pm	Single \$250pw; Couple w/o kids \$320pw; Couple+ kids \$400pw	\$1,000pm
Non Gen Savings	95% - OO 90% Incl LMI OO & Inv	80% LVR	80%		80% LVR	80% LVR	80% LVR	90% Incl LMI	85% LVR
Offset Account (Variable Rate)	Free: Res & Comm SMSF Var (n/a on Fixed Rates, Bullet, Std Comm Var)	Free: Res & Comm SMSF Var (n/a on Fixed Rates, Bullet, Std Comm Var)	n/a	n/a	n/a	n/a	n/a	YES - Free. Resi & Comm incl SMSF	Free Resi & Comm (excl SMSF) - Multiple available
One Year Financials for Assessment	YES (CS must be >700 & 2 Yr ABN)	n/a	Yes - no extra BAS	One Year		1 Yr (+ recent BAS from January)	1 Yr ITR + 6m BAS (100% Depreciation used)	YES	Yes (Must be SE <2 yrs)
Overtime	100% when OT is employment condition	100% when OT is employment condition	Yes	100%	100% for O/T			100% Regular >6 mths or Employment Condition	100% > 6 months
Panel Solicitors	Grindal Legal / Green ML	Grindal Legal / Green ML		HWLE (Expect GML in 2027)	Galilee	MSA	MSA	Gadens	In House (non PEXA); Eastern Bridge; HWBL; Avent Dwyer
Parenting Allowance	No	No	Yes		Yes if the benefit is available for next 5 yrs.	No	No	No	Yes if the benefit is available for next 5 yrs.
Part IX / Part X	YES - 6 mths conduct of arrangement reqd - Life Event only.		Yes - Refer BDM	Near Prime or Specialist Only	No	No	1 Yr - Near Prime + (Onyx)	No	Recharge
PAYG Contract	100% for min 2 yrs same industry as Perm FT.	100% for min 2 yrs same industry as Perm FT.	Yes			Prefer >1 Yr remaining or renewed contract.	Prefer >1 Yr remaining or renewed contract.	Min 6 mths current employer or 12 mths continuous same industry	Min 1 Yr & copy of contract

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Pre-Approvals	Yes	Yes	Yes		Yes	Yes	Yes	Yes (except SMSF)	Yes
Private Mortgages	Signed Letter from Mtgee or statement identifying payee.	Signed Letter from Mtgee or statement identifying payee.	Except ICAP	Yes		n/a	6 Months loan statements required.		6m statements & copy loan contract
Probation	Mitigate history of employment / income	Mitigate history of employment / income	Yes		Considered on merit.	Yes where previous experience is evidenced	Yes where previous experience is evidenced	Probation allowed.	Same industry OK
Redraw	\$10,000 per day to linked external bank account - allow 3 days	\$10,000 per day to linked external bank account - allow 3 days		Min \$50k, Max \$250k, one redraw per month	Allow 3 days	No limit less 1 repayment (allow 3 days)	No limit less 1 repayment (allow 3 days)	\$250,000 redraw per day to external linked bank account.	\$20,000 per day
Retirement Age	90	90	Refer to your BDM with details [v]	85 [Owner Occupied] - 95 [Investor]	75	Common Sense	Common Sense	85	80
Security vs Purpose	Security determines Rate (not Purpose)	Security determines Rate (not Purpose)	Purpose determines Rate (not security)	Security determines Rate (not Purpose)	No	No	No	Security determines Rate (not Purpose)	Security determines Rate (not Purpose)
Self Employed Servicing	Average of last 2 years (no older than 18mths -Jan)	Average of last 2 years (no older than 18mths -Jan)	Refer BDM - 1 Yr	1 Year Tax Return		Lesser of Current Yr or Prev Yr + 120%	Can use Last Year + 6mths BAS. Will allow 100% of all depreciation.	100% of Current Year. 20% of Depreciation incl IAWO.	Most Recent Tax Year, Deprec 25% of NPBT, DTI 8 (PAYG DTI 6.5)
Serviced Apartments	Commercial Only 60% LVR incl SMSF. Where rent is earned through a serviced apartment or Airbnb equivalent, we must review the 12 months of actual earnings to consider. The		-		n/a	Only if removed from letting pool.	Only if removed from letting pool.	n/a	n/a
SMSF - Additional Contributions				No SMSF	Acct Letter to confirm ongoing contribs & ability to service extra contribs.			Acct Letter to confirm ability.	Yes - loading applies
SMSF - Min Running Costs	\$2,000	\$2,000		No SMSF	\$3000 [Max Loan SMSF \$1.0m]	\$2,500 min.	\$2,500 min.	\$2,500 min.	\$2,000
SMSF Express Refi	2 yrs repayment history, 1 yr rental history, rates notice	n/a	n/a	n/a	n/a	n/a	n/a	1 yrs repayment history, 1 yr rental history, rates notice, <2.0% below!	Coming soon
Trusts	Family or Unit Trusts	Family or Unit Trusts	Family or Unit Trusts	Family or Unit Trusts	Family or Unit Trusts	Family or Unit Trusts	Family or Unit Trusts	Family or Unit Trusts	Family or Unit Trusts
Trust Deeds - Stamped	Trust Deeds must be stamped in NSW (3mths), Vic, NT, (Qld & Tas if it involves dutiable property)		No Stamping in WA, SA, ACT, Qld or Tas (unless it involves dutiable property - e.g.land)						
UBER	Standard Self-Employed policies apply.	Standard Self-Employed policies apply.	Refer to your BDM - 12mths [v]	Altdoc 6mths ABN/GST; or Fdoc	Full Doc only - 2 yrs.	Full Doc only - 2 yrs.	Full Doc only - 2 yrs.	Full Doc only - 2 yrs.	Yes
Units - High Density	Max 15% Exposure	Max 15% Exposure		Min 35m2 living				>30 units - Max 10% Exposure	> 30 Units (Cat 1 & 2); 80% -\$1m, 75% -\$1.5m; 70% -\$2m
Upfront Valuations	Choice of Valuer	Choice of Valuer		4 Valuers - Aug26	Choice of Valuer	Yes	Yes	Yes	Yes
Verification of Identity	ID You or ID Kit Aust Post	ID You or ID Kit Aust Post		TBA (not Idyou or Idverse)	ID You	ID You or ID Kit Aust Post	ID You or ID Kit Aust Post	ID You or ID Kit Aust Post	IDKit or Aust Post
Visas	Extensive List incl Bridging Visa	Extensive List incl Bridging Visa	Refer to your BDM with details [v]	Temporary Visas with 1 Yr. Refer Bridging	No	188 & 820 OK, Refer others.	188 & 820 OK, Refer others.	Extensive Acceptable List	No. PR Only
Workcover / Income Protection	Workcover - No Income Protection - Yes RTW Policy	Workcover - No Income Protection - Yes RTW Policy	Refer to your BDM with details [v]	WC: 80% NP or Spec to retirement IP: 100% for Life of Loan	Both are acceptable if ongoing to retirement age.	Workcover - No; Income Protection - Yes	Workcover - No; Income Protection - Yes	Income Protection - Yes if stable source.	No