

Customer Owned Bank of the Year

Providing outstanding value to customers



► Our key product features and policies

Talk to your local BDM about our range of great policy niches, including:

- › All loan applications fully assessed (incl. pre-approvals, valid for 90 days)
- › 90% LVR plus LMI for any loan purpose (incl. Investment IO & Construction loans)
- › 100% overtime, allowances, and commission, if consistent, included in servicing
- › Fixed Rate Home Loans can be split with any variable rate products. No switching fees
- › Common Debt Reducer Policy – only applicants' joint liabilities (%) can be used for servicing calculations
- › Parental Guarantee loans (owner occupied only)
- › For self-employed, company liabilities can be excluded from servicing
- › Business net profit, salary and depreciation can be included for servicing

Broad range of property types considered:

- › Small home units considered (incl. studios) – max LVR 70%
- › Acreage land size max 50 hectares – max LVR 70% (conditions apply)
- › Company titled units considered – max LVR 70%
- › Serviced Apartments – max LVR 60%
- › Multiple Dwellings on one title – max LVR 80% (conditions apply)
- › High Density units with no postcode restrictions considered – max LVR 90%

► Speak to your dedicated broker team

Our Broker Development Managers are here to help you support your customers with their financial needs.

Have a chat with your local BDM today or send us an online enquiry at [qudosbank.com.au/forms/broker-enquiry-form](https://www.qudosbank.com.au/forms/broker-enquiry-form).

NSW, ACT & WA	NSW & ACT	VIC & TAS	QLD & NT
Dom Broudou dbroudou@qudosbank.com.au 0455 435 093	Adriana Gonzalez agonzalez@qudosbank.com.au 0455 090 031	Kris Hayde khayde@qudosbank.com.au 0429 052 301	Glenn Kazich gkazich@qudosbank.com.au 0447 625 124

Important information

This document is intended for mortgage brokers use and information only. The information is current as at 30 June 2023 and is subject to change.

Normal lending criteria, terms and conditions and fees and charges apply. Mortgage insurance is required for home loans over 80% LVR and is subject to approval.

The information provided should be used as general information only and does not consider any individuals circumstances. Individuals should read and consider the relevant terms and conditions (available on request) and our Financial Services Guide, available at www.qudosbank.com.au/support/legal, before deciding whether to obtain any of our financial products or services. You can find more information about our products and services on our website www.qudosbank.com.au.