PRODUCT GUIDE

Effective from 15/05/2026

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BLUE WHALE CAPITAL PTY LTD
Australian Business Number 19 675 933 123

**Retail use only*

Who is Blue Whale Money?

Your Path to Success in Mortgage Brokerage

Blue Whale Money is an Australian non-bank lender offering a fresh and innovative approach to non-bank lending for accredited mortgage brokers. Whether you are seeking residential or commercial loans, our client-focused solutions are crafted with flexibility and speed in mind, ensuring we meet the diverse needs of today's market.

Our Mission, Vision & Value

At Blue Whale Money, we are committed to empowering brokers with streamlined, flexible, and client-focused mortgage solutions. Our vision is to lead the industry with ethical practices and innovative approaches that make a real difference. Integrity, innovation, and support are at the heart of everything we do, ensuring that we always put our clients first.

Australian Marine Conservation Society

"Save More, Save Ocean: Make a Difference with Blue Whale Money"

With every loan settled, we intend to donate $200 to the Australian Marine Conservation Society (AMCS). Our initiative reflects our dedication to protecting Australia's marine life and ecosystems. By choosing Blue Whale Money, you are not just securing a loan - you are also helping to preserve our oceans.

Why Choose Blue Whale Money

Flexible Lending Options

Blue Whale Money offers a wide range of lending options to meet the unique financial needs of your clients.

Quick & Easy

Blue Whale Money offers a streamlined and hassle-free application process, allowing you to focus on more important matters at hand.

Ethical Practices

Blue Whale Money's sustainability initiatives allows you to make a real difference in Australia's ecosystem when choosing our options.

SUPER PRIME

Borrower Type	Individual Only
Cashout	(i) ≤$650,000 if the LVR is ≤ 70%; (ii) ≤$400,000 if the LVR is > 70% ≤ 80%; and (iii) ≤$100,000 if the LVR is > 80% and ≤ 90% with LMI
Maximum LVR	90%
LMI Requirement	Over 80% LVR
Maximum Loan Amount	$2,000,000
Maximun Borrower Exposure	$2,500,000
Maximum Loan Term	30 Years
NSR/DTI	NST 1.0X / DTI < 8
Debt Consolidation	N
Vacant Land / Rural Lnad	N
High Density Apartment	(i) Not locate in the Inner City (ii) The Property must have a minimum dwelling size of 50 square metres (iii) A separate bathroom (iv) A kitchen (shared or communal kitchens are not acceptable) (v) Laundry facilities (shared or communal laundry facilities are not acceptable)
Mortgage Arrears	N
Other Arrears	N
Discharged Bankruptcy	N
Defaults	≤2 (paid) to non-financial institution, $1,000, paid at least 6 months
Location	Cat 1 & 2 & 3
Full-time/Part-time Job	6 months Current/12 months Industry
Casual	12 months Current
Self Employed ABN & GST	i) Minimum 24 months ii) Minimum 12 months GST Registered
Documentation-PAYG	2 payslips plus one of: i) income statement ii) employment letter iii) 1 month bank statement
Documentation-SE Full Doc	2 years of company and individual tax returns 2 years individual tax returns 2 year Notice of Assessment
Documentation-SE Alt Doc	N/A
LVR Metrics	

LVR		Cat 1	Cat 2	Cat 3
Owner Occupied	<=90%	1,250,000	600,000	N/A
	<=80%	2,000,000	1,000,000	500,000
Investment	<=90%	1,250,000	600,000	N/A
	<=80%	1,500,000	750,000	450,000
	<=70%	2,000,000	900,000	600,000

Annual Account Fee	Application Fee	Settlement Fee	Discharge Fee	Solicitor Fee	Valuation Fee
$395	$575	$350	$990	From $300	From $180

Owner Occupied	≤ 90%	$1,250,000.00
	≤ 80%	$2,000,000.00

Investment	≤ 90%	$1,250,000.00
	≤ 80%	$1,500,000.00
	≤ 70%	$2,000,000.00

SUPER PRIME

BLUE WHALE MONEY

Special Discount

For loans up to $2m, the discount is 0.10% p.a. regardless of LVR.
For loans up to $1.1m, the discount is 0.15% at ≤70% LVR and 0.10% at ≤80% LVR.

***Loans submitted** from 1th July 2026 to 31th July 2026 (inclusive)

2 Year Clawback

Loan Type	(I) Variable LVR ≤60%		(I) Variable LVR ≤70%		(II) Variable LVR >70%<80%	
	P&I	IO	P&I	IO	P&I	IO
(1) Owner Occupied ≤ $1.1M	6.99%	7.34%	7.16%	7.51%	7.26%	7.61%
(2) Owner Occupied > $1.1M	7.14%	7.49%	7.31%	7.66%	7.41%	7.76%
(3) Investment ≤ $1.1M	7.19%	7.54%	7.36%	7.71%	7.46%	7.81%
(4) Investment > $1.1M	7.34%	7.69%	7.51%	7.86%	7.61%	7.96%

No Clawback (Add 1% Risk Fee + GST)

Loan Type	(I) Variable LVR ≤60%		(II) Variable LVR ≤70%		(III) Variable LVR <80%	
	P&I	IO	P&I	IO	P&I	IO
(1) Owner Occupied ≤ $1.1M	6.39%	6.74%	6.56%	6.91%	6.66%	7.01%
(2) Owner Occupied > $1.1M	6.54%	6.89%	6.71%	7.06%	6.81%	7.16%
(3) Investment ≤ $1.1M	6.59%	6.94%	6.76%	7.11%	6.86%	7.21%
(4) Investment > $1.1M	6.74%	7.09%	6.91%	7.26%	7.01%	7.36%

LIMITED OFFER

Limited Time Offer!

Take advantage of our exclusive limited-time mortgage rates discount!

Super Prime ≤ $1.1M		LVR ≤ 60%	LVR ≤ 70%	LVR ≤ 80%
Discount p.a.	IO	0.15%	0.15%	0.15%

Variable rate p.a.	Super Prime ≤ $1.1M
LVR ≤ 60% | P&I	-0.1%
LVR ≤ 50% | P&I	-0.2%

PRIME

BLUE WHALE
MONEY

Borrower Type	Individual/Company/Trust
Cashout	Unlimited for acceptable stated purpose
Maximum LVR	85%
Maximum Loan Amount	$3,500,000
Maximun Borrower Exposure	$5,000,000
Maximum Loan Term	40 Years
LMI Requirement	Over 80% LVR
Debt Consolidation	Y
NSR	1.0x
Vacant Land	Y (Up to 75% LVR), Investment only
Inner City High Density Apartment	Y
Mortgage Arrears	N
Other Arrears	N
Discharged Bankruptcy	N
Defaults	$1,500 paid
Location	Cat 1 & 2 & 3*
Full-time/Part-time Job	6 months Current/12 months Industry
Casual	12 months Current
Self Employed ABN & GST	i) Minimum 24 months ii) Minimum 12 months GST Registered
Documentation-PAYG	2 payslips plus one of: i) income statement ii) employment letter iii) 1 month bank statement
Documentation-SE Full Doc	1 year of company and individual tax returns 1 year financial statements and either: i) Latest financials accompanied by an accountant's letter ii) Previous year's financials with a Notice of Assessment
Documentation-SE Alt Doc	Declaration of financial position plus one of the following: i) Accountant Letter ii) 6-month BAS iii) 6-month bank statement iv) ATO portal

***Pricing is subject to location Cat**

Fee Type		Full	Alt	Fee Type	Full	Alt
Application Fee	Vacant Lant	1.25%	1.25%	Valuation Fee	From $180	From $180
	Non Vacant Land	$635	$965			
Account Management Fee		$395	$395	Discharge Fee	$990	$990
Settlement Fee		$550	$550	Solicitor Fee	From $300	From $300

BLUE WHALE MONEY

2 Year Clawback

Variable Rate (Risk Fee)	Prime ≤ $1.1m		Prime ≤ 2m		Prime ≤ 2.5m		Prime ≤ 3.5m	
	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc
LVR≤ 70%	7.29%	7.39%	7.44%	7.54%	7.49%	7.59%	8.49% *(0.75%)*	8.59% *(1.00%)*
LVR≤ 75%	7.39%	7.49%	7.54%	7.64%	7.59%	7.69%	8.59% *(1.00%)*	8.69% *(1.25%)*
LVR≤ 80%	7.54%	7.74%	7.69%	7.89%	8.04%	8.24%	-	-
LVR≤ 85%	8.49% *(1.00%)*	8.89% *(1.25%)*	8.64% *(1.00%)*	9.04% *(1.25%)*	8.69% *(1.25%)*	9.09% *(1.50%)*	-	-

No Clawback

Variable Rate (Risk Fee)	Prime ≤ 1.1m		Prime ≤ 2m		Prime ≤ 2.5m		Prime ≤ 3.5m	
	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc
LVR≤ 70%	6.59% *(1.00%)*	6.69% *(1.00%)*	6.74% *(1.00%)*	6.84% *(1.00%)*	6.79% *(1.00%)*	6.89% *(1.00%)*	7.79% *(1.75%)*	7.89% *(2.00%)*
LVR≤ 75%	6.69% *(1.00%)*	6.79% *(1.00%)*	6.84% *(1.00%)*	6.94% *(1.00%)*	6.89% *(1.00%)*	6.99% *(1.00%)*	7.89% *(2.00%)*	7.99% *(2.25%)*
LVR≤ 80%	6.84% *(1.00%)*	7.04% *(1.00%)*	6.99% *(1.00%)*	7.19% *(1.00%)*	7.34% *(1.00%)*	7.54% *(1.00%)*	-	-
LVR≤ 85%	7.79% *(2.00%)*	8.19% *(2.25%)*	7.94% *(2.00%)*	8.34% *(2.25%)*	7.99% *(2.25%)*	8.39% *(2.50%)*	-	-

LIMITED OFFER

Limited Time Offer!

Interest Rate Waiver (LVR≤70% & Loan Size≤$2.5m) only
Submission received from 1th July 2026 to 31th July 2026

Loading Types	Investment	Interest Only	Vacant Land	40 Years	Interest Rate Waiver (LVR≤70% & Size≤$2.5m)
Amount	0.20%	0.35%	2.00%	Up to 0.35%	**-0.2%**

NEAR PRIME

Borrower Type	Individual/Company/Trust
Cashout	Unlimited for acceptable stated purpose
Maximum LVR	80%
Maximum Loan Amount	$3,500,000
Maximun Borrower Exposure	$5,000,000
Maximum Loan Term	30 Years
NSR	1.0x
Debt Consolidation	Y
Vacant Land	Y (Up to 75% LVR), Investment Only
Inner City High Density Apartment	Y
Mortgage Arrears	Up to 1 months
Other Arrears	Up to 3 months
Discharged Bankruptcy	N
Defaults	Unlimited (paid/unpaid) when listed > 24 months, or paid $2,500 if less than 24 months
Location	Cat 1 & 2 & 3 & 4*
Full-time/Part-time Job	3 months Current/12 months Industry
Casual	6 months Current/12 months Industry
Self Employed ABN & GST	i) Minimum 12 months ii) Minimum 6 months GST Registered
Documentation-PAYG	2 payslips plus one of: i) income statement ii) employment letter iii) 1 month bank statement
Documentation-SE Full Doc	1 year of company and individual tax returns 1 year financial statements and either: i) Latest financials accompanied by an accountant's letter ii) Previous year's financials with a Notice of Assessment
Documentation-SE Alt Doc	Declaration of financial position plus one of the following: i) Accountant Letter ii) 6-month BAS iii) 6-month bank statement iv) ATO portal

***Pricing is subject to location Cat**

Fee Type		Full	Alt	Fee Type	Full	Alt
Application Fee	**Vacant Land**	1.25%	1.25%	**Special Attendance Fee**	$500	$600
	Non Vacant Land	$1,099	$1,099			
Account Management Fee		$395	$395	**Discharge Fee**	$1,595	$1,595
Settlement Fee		$750	$750	**Solicitor Fee**	At cost	At cost

NEAR PRIME

2 Year Clawback

Variable Rate (Risk Fee)	Prime ≤ $1.5m		Prime ≤ 2m		Prime ≤ 2.5m		Prime ≤ 3.5m	
	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc
LVR≤ 70%	8.29%	8.59%	8.44%	8.74%	8.49% *(0.75%)*	8.79% *(1.00%)*	9.49% *(1.00%)*	9.79% *(1.25%)*
LVR≤ 75%	8.39% *(0.50%)*	8.69% *(1.00%)*	8.54% *(0.50%)*	8.84% *(1.00%)*	8.59% *(0.75%)*	8.89% *(1.00%)*	9.59% *(1.00%)*	9.89% *(1.25%)*
LVR≤ 80%	8.54% *(0.50%)*	8.84% *(1.00%)*	8.84% *(0.50%)*	8.99% *(1.00%)*	9.04% *(0.75%)*	9.34% *(1.00%)*	-	-

No Clawback

Variable Rate (Risk Fee)	Prime ≤ 1.5m		Prime ≤ 2m		Prime ≤ 2.5m		Prime ≤ 3.5m	
	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc
LVR≤ 70%	7.59% *(1.00%)*	7.89% *(1.00%)*	7.74% *(1.00%)*	8.04% *(1.00%)*	7.79% *(1.75%)*	8.09% *(2.00%)*	8.79% *(2.00%)*	9.09% *(2.25%)*
LVR≤ 75%	7.69% *(1.50%)*	7.99% *(2.00%)*	7.84% *(1.50%)*	8.14% *(2.00%)*	7.89% *(1.75%)*	8.19% *(2.00%)*	8.89% *(2.00%)*	9.19% *(2.25%)*
LVR≤ 80%	7.84% *(1.50%)*	8.14% *(2.00%)*	7.99% *(1.50%)*	8.29% *(2.00%)*	8.34% *(1.75%)*	8.64% *(2.00%)*	-	-

Loading Types	Investment	Interest Only	Vacant Land
Amount	0.20%	0.35%	2.00%

Borrower Type	Trust
Cashout	N/A
Maximum LVR	80%
Maximum Loan Amount	$3,500,000
Maximimun Borrower Exposure	$5,000,000
Maximum Loan Term	30 Years
NSR/DSCR	1.0x/1.2x
Debt Consolidation	N
Vacant Land	N
Inner City High Density Apartment	Y
Mortgage Arrears	N
Other Arrears	N
Discharged Bankruptcy	N
Defaults	$1500 (Paid)
Location	Cat 1 & 2 & 3*
Guarantees	Required from all members
Financial Advice	For new purchase, each member of the fund is required to obtain written financial advice
Documentation-PAYG	Consistent, verified regular superannuation contributions, or additional contributions being fully verified through payslips, PAYG summaries, tax returns or accountant letter. Voluntary contributions are only considered if 6 months of evidence is provided.
Documentation-SE Full Doc	Demonstrate regular and verified super contributions from their business earnings, or additional contributions being verified using business financials, tax returns, or accountant letter. Voluntary contributions are only considered if 6 months of evidence is provided.
Documentation-SE Alt Doc	Regular superannuation contributions are to be verified through an Alt Doc income source such as bank statements showing business revenue, accountant letter, ATO portal or BAS statements. Voluntary contributions are only considered if 6 months of evidence is provided.

***Pricing is subject to location Cat**

Fee Type	Full	Alt	Fee Type	Full	Alt
Application Fee	$1,399	$1,399	**Special Attendance Fee**	$500	$600
Account Management Fee	$395	$395	**Discharge Fee**	$1,595	$1,595
Settlement Fee	$850	$950	**Solicitor Fee**	At cost	At cost

2 Year Clawback

Variable Rate (Risk Fee)	Prime ≤ 1.5m		Prime ≤ 2m		Prime ≤ 2.5m		Prime ≤ 3.5m	
	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc
LVR≤ 70%	7.79%	8.09%	7.94%	8.24%	7.99%	8.29%	8.99%	9.29%
LVR≤ 75%	7.89%	8.19%	8.04%	8.34%	8.09%	8.69%	9.09%	9.69%
LVR≤ 80%	8.04%	8.34%	8.19%	8.49%	8.24%	8.84%	-	-

No Clawback

Variable Rate (Risk Fee)	Prime ≤ 1.5m		Prime ≤ 2m		Prime ≤ 2.5m		Prime ≤ 3.5m	
	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc
LVR≤ 70%	7.09% *(1.00%)*	7.39% *(1.00%)*	7.24% *(1.00%)*	8.54% *(1.00%)*	7.29% *(1.00%)*	7.59% *(1.00%)*	8.29% *(1.75%)*	8.59% *(2.00%)*
LVR≤ 75%	7.19% *(1.00%)*	7.49% *(1.00%)*	7.34% *(1.00%)*	*7.64% (1.00%)*	8.39% *(1.00%)*	7.99% *(1.00%)*	8.39% *(2.00%)*	8.99% *(2.25%)*
LVR≤ 80%	7.34% *(1.00%)*	7.64% *(1.00%)*	7.49% *(1.00%)*	7.79% *(1.00%)*	7.54% *(1.00%)*	8.14% *(1.00%)*	-	-

Loading Types	Interest Only
Amount	0.35%

EXPAT

Borrower Type	Individual Only
Cashout	Unlimited for acceptable stated purpose
Maximum LVR	85%
Maximum Loan Amount	$3,500,000
Maximun Borrower Exposure	$5,000,000
Debt Consolidation	Y
Maximum Loan Term	30 Years
NSR	1.0x
Vacant Land	N
Inner City High Density Apartment	Y
Mortgage Arrears	N
Other Arrears	N
Discharged Bankruptcy	N
Defaults	$1500 (Paid)
Location	Cat 1 & 2 & 3*
Permanent Full-time/Part-time Job	6 months Current/12 months Industry
Casual	N/A
Self Employed ABN & GST	i) Minimum 24 months ii) Minimum 12 months GST Registered
Documentation-PAYG	2 payslips plus one of: i) income statement ii) employment letter iii) 1 month bank statement
Documentation-SE Full Doc	1 year of company and individual tax returns 1 year financial statements and either: i) Latest financials accompanied by an accountant's letter ii) Previous year's financials with a Notice of Assessment
Documentation-SE Alt Doc	Declaration of financial position plus one of the following: i) Accountant Letter ii) 6-month BAS iii) 6-month bank statement iv) ATO portal

***Pricing is subject to location Cat**

Fee Type	Full	Alt	Fee Type	Full	Alt
Application Fee	$1099	$1099	**Valuation Fee**	From $180	From $180
Account Management Fee	$395	$395	**Discharge Fee**	$990	$990
Settlement Fee	$990	$990	**Solicitor Fee**	At cost	At cost

BLUE WHALE MONEY

2 Year Clawback

Variable Rate (Risk Fee)	Prime ≤ $1.5m		Prime ≤ 2m		Prime ≤ 2.5m		Prime ≤ 3.5m	
	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc
LVR≤ 70%	7.79%	8.09%	7.94%	8.24%	7.99%	8.29%	8.99% *(0.75%)*	9.29% *(1.00%)*
LVR≤ 75%	7.89% *(0.50%)*	8.19% *(0.75%)*	8.04% *(0.50%)*	8.34% *(0.75%)*	8.09% *(0.75%)*	8.39% *(1.00%)*	9.09% *(1.00%)*	9.39% *(1.25%)*
LVR≤ 80%	8.04% *(0.75%)*	8.34% *(1.00%)*	8.19% *(0.75%)*	8.49% *(1.00%)*	8.54% *(1.00%)*	8.84% *(1.25%)*	-	-
LVR≤ 85%	8.99% *(1.00%)*	9.59% *(1.25%)*	9.14% *(1.00%)*	9.74% *(1.25%)*	9.19% *(1.25%)*	9.79% *(1.50%)*	-	-

No Clawback

Variable Rate (Risk Fee)	Prime ≤ 1.5m		Prime ≤ 2m		Prime ≤ 2.5m		Prime ≤ 3.5m	
	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc
LVR≤ 70%	7.09% *(1.00%)*	7.39% *(1.00%)*	7.24% *(1.00%)*	7.54% *(1.00%)*	7.29% *(1.00%)*	7.59% *(1.00%)*	8.29% *(1.75%)*	8.59% *(2.00%)*
LVR≤ 75%	7.19% *(1.50%)*	7.49% *(1.75%)*	7.34% *(1.50%)*	7.64% *(1.75%)*	7.39% *(1.75%)*	7.69% *(2.00%)*	8.39% *(2.00%)*	8.69% *(2.25%)*
LVR≤ 80%	7.34% *(1.75%)*	7.64% *(2.00%)*	7.49% *(1.75%)*	7.79% *(2.00%)*	7.84% *(2.00%)*	8.14% *(2.25%)*	-	-
LVR≤ 85%	8.29% *(2.00%)*	8.89% *(2.25%)*	8.44% *(2.00%)*	9.04% *(2.25%)*	8.49% *(2.25%)*	9.09% *(2.50%)*	-	-

Loading Types	Investment	Interest Only
Amount	0.20%	0.35%

BLUE WHALE MONEY

Borrower Type	Individual/Company/Trust
Cashout	Unlimited for acceptable stated purpose
Acceptable Security Type (include, but not limited to)	Retail shops, offices, factories, warehouses, shopping centres & medical/ professional suites, Vacant Land
Maximum LVR	75%
Maximum Loan Amount	$3,500,000
Maximun Borrower Exposure	$5,000,000
Maximum Loan Term	30 Years
DSCR / ICR	1.0x/1.2x
Debt Consolidation	Y
Mortgage Arrears	N
Other Arrears	N
Discharged Bankruptcy	N
Defaults	$1500 (Paid)
Full-time/Part-time Job	6 months Current/12 months Industry
Casual	12 months Current
Self Employed ABN & GST	i) Minimum 24 months ii) Minimum 12 months GST Registered
Documentation-PAYG	2 payslips plus one of: i) income statement ii) employment letter iii) 1 month bank statement
Documentation-SE Full Doc	1 year of company and individual tax returns 1 year financial statements and either: i) Latest financials accompanied by an accountant's letter ii) Previous year's financials with a Notice of Assessment
Documentation-SE Alt Doc	Declaration of financial position plus one of the following: i) Accountant Letter ii) 6-month BAS iii) 6-month bank statement iv) ATO portal

***Pricing is subject to location Cat**

Fee Type		Full	Alt	Fee Type	Full	Alt
Application Fee	Vacant Land	1.25%	1.25%	Valuation Fee	At cost	At cost
	Non Vacant Land	$1299	$1299			
Exit Fee - Discharge within 1 year Exit Fee - Discharge within 2 year		1.5% 1.0%	1.5% 1.0%	Solicitor Fee	at cost	at cost
Account Management Fee		$990	$990	Settlement Fee	$990	$990

2 Year Clawback

Variable Rate (Risk Fee)	Prime ≤$1.5m		Prime ≤ 2m		Prime ≤ 2.5m		Prime ≤ 3.5m	
	Full Doc	**Alt Doc**	**Full Doc**	**Alt Doc**	**Full Doc**	**Alt Doc**	**Full Doc**	**Alt Doc**
LVR≤ 60%	8.29% *(0.75%)*	8.69% *(1.00%)*	8.44% *(0.75%)*	8.84% *(1.00%)*	8.49% *(0.75%)*	8.89% *(1.00%)*	9.49% *(1.00%)*	9.89% *(1.25%)*
LVR≤ 70%	8.49% *(0.75%)*	8.89% *(1.00%)*	8.64% *(0.75%)*	9.04% *(1.00%)*	8.69% *(0.75%)*	8.84% *(1.00%)*	9.69% *(1.00%)*	10.09% *(1.25%)*
LVR≤ 75%	8.69% *(0.75%)*	9.09% *(1.00%)*	8.84% *(0.75%)*	9.24% *(1.00%)*	9.19% *(0.75%)*	9.59% *(1.00%)*	9.89% *(1.00%)*	10.29% *(1.25%)*

No Clawback

Variable Rate (Risk Fee)	Prime ≤ 1.5m		Prime ≤ 2m		Prime ≤ 2.5m		Prime ≤ 3.5m	
	Full Doc	**Alt Doc**	**Full Doc**	**Alt Doc**	**Full Doc**	**Alt Doc**	**Full Doc**	**Alt Doc**
LVR≤ 60%	7.59% *(1.75%)*	7.99% *(2.00%)*	7.74% *(1.75%)*	8.14% *(2.00%)*	7.79% *(1.75%)*	8.19% *(2.00%)*	8.79% *(2.00%)*	9.19% *(2.25%)*
LVR≤ 70%	7.79% *(1.75%)*	8.19% *(2.00%)*	7.94% *(1.75%)*	8.34% *(2.00%)*	7.99% *(1.75%)*	8.39% *(2.00%)*	8.99% *(2.00%)*	9.39% *(2.25%)*
LVR≤ 75%	7.99% *(1.75%)*	8.39% *(2.00%)*	8.14% *(1.75%)*	8.54% *(2.00%)*	8.49% *(1.75%)*	8.89% *(2.00%)*	9.19% *(2.00%)*	9.59% *(2.25%)*

Loading Types	Investment	Interest Only
Amount	0.20%	0.35%

JOIN US TODAY

Help your clients reach their financial goals with solution-tailored options while making a difference in the environment.

Contact us for more information on how to get started.

BLUE WHALE CAPITAL PTY LTD
Australian Business Number 19 675 933 123
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