

Residential Rate & Product Guide

13 February 2026

- Residential Loans
- Vacant Land Loans
- Bridging Loans
- Expat Loans
- Non-Resident Loans
- Submission Checklist

FINSURE
LOANS

POWERED BY **MA** Money

The logo for 'max' is written in a bold, lowercase, italicized sans-serif font. It is positioned inside a white circle that is set against a dark blue background.

Residential Loans Product Guide

13 February 2026

Purchasing, refinancing, investing or consolidating debt, our Residential Loans are designed to adapt to your clients' needs. With flexible policies, a fast credit process and expert support, we're here to help you every step of the way.

| | | Prime | Near Prime | Near Prime Plus | Specialist |
|------------------------|------------------------|---|---|---|---|
| Max LVR | Residential | 90% Full Doc 85% Alt Doc | 85% | | 80% |
| Verification Documents | PAYG | Last 2 payslips | | | |
| | Self-Employed Full Doc | <ul style="list-style-type: none"> 1 Year Company / Trust Tax Return(s) AND 1 Year Personal Tax Return AND corresponding Personal Notice of Assessment (NOA), none older than 21 months Simplified Self-Employed (company directors only): 3-months payslips AND last financial year ATO income statement | | | |
| | Self-Employed Alt Doc | Declaration of Financial Position AND 1 of Accountant Letter, OR last 2 BAS, OR 6 months business bank statements | | | |
| | ABN & GST | ABN > 24 months GST > 12 months | ABN > 12 months GST > 6 months | ABN > 6 months GST > 6 months | |
| Credit Impairments | Up to \$3,000 | Paid defaults up to \$500 (on aggregate) considered | Unlimited (paid or unpaid) | | |
| | Over \$3,000 | - | Unlimited when listed > 12 months (paid) Unlimited when listed > 24 months (paid or unpaid). | Unlimited when listed > 12 months | 1 credit event ³ listed < 12 months. Unlimited when listed > 12 months. |
| Arrears ¹ | Mortgage | - | Up to 1 month within the last 6 months | Up to 2 months within the last 6 months | Unlimited within the last 6 months |
| | Other Arrears | - | Up to 3 months within the last 3 months | Up to 6 months within the last 6 months | Unlimited within the last 6 months |
| Bankruptcy | | - | Discharged from bankruptcy > 1 day | | |
| Cash Out | | Up to maximum LVR ⁵ | | | Up to \$100,000 |
| Debt Consolidation | | Up to maximum LVR ⁴ | | | |

Loan Features

- ✔ 48-hour SLA to conditional
- ✔ Loan Term: 5 to 40 years²
- ✔ Loan Size: \$100,000 to \$15m
- ✔ Owner Occupied or Investor
- ✔ Full Doc or Alt Doc
- ✔ Individual, Company or Trust
- ✔ All income types accepted
- ✔ Genuine savings not required
- ✔ No credit score, CCR or DTI
- ✔ Cash out for any purpose
- ✔ Common debt reducer
- ✔ Up to 6 borrowers
- ✔ Up to 4 loan splits
- ✔ Up to 4 offset accounts per loan (1 per split)

¹ Arrears is defined as any late payment or arrears on a credit account (credit card, personal loan, mortgage) where the minimum repayment has not been made within 14 days since the credit contract due date.

² 31-40 year loan term only available for first-time home purchases, owner occupier and investor purposes. All applicants must be 40 years of age or under. Not available for loans over \$2m.

³ A 'credit event' is described as any single event that caused an adverse credit bureau listing or listings. A single credit event can consist of multiple bureau listings, provided the borrower can demonstrate that all listings were caused by that single event and the period over which the listings were reported does not exceed 6 months.

⁴ ATO debt and Private Loan debt cannot be consolidated for Prime Loans.

⁵ Cash out from private lenders capped at \$200k.

Rates & Fees displayed are starting from and are provided as an indication only. Rates are effective as at 13 February 2026. Information is for broker use only and not intended for consumer advertising purposes. Information is correct at time of publishing and is subject to change. All applications are subject to specific lending criteria. MA Money Financial Services Pty Ltd ACN 639 174 315 Australian Credit License Number 522 267 reserves the right to alter the policies at any time without notice. We will notify borrowers of changes in accordance with their loan agreement and the National Consumer Protection Act 2009 (Cth). Confidential: This product guide is a reference guide for mortgage professionals accredited to distribute MA Money Financial Services Pty Ltd products and is not intended for public distribution. It is made available on a strictly confidential basis and must not be reproduced in whole or part, distributed to any person or organisation without MA Money Financial Services Pty Ltd's prior written consent. It must not be made available to the public under any circumstances. Whilst every effort has been made to ensure this product guide is accurate, it should not be relied upon for any purpose or used as a substitute for independent professional advice.

Residential Loans Rates and Risk Fees

13 February 2026

FINSURE
LOANS

POWERED BY MA^{Money}



Residential Interest Rates

| LVR | Prime | | | | MAX | | |
|-------|----------|---------|-------------|---------|------------|---------|----------|
| | ≤\$2.5m | | \$2.5m-\$5m | | \$5m-\$15m | | |
| | Full Doc | Alt Doc | Full Doc | Alt Doc | Full Doc | Alt Doc | |
| ≤ 65% | 6.24% | 6.39% | 7.04% | 7.39% | 7.44% | 7.79% | (\$15m) |
| ≤ 70% | 6.24% | 6.49% | 7.34% | 7.89% | 7.74% | 8.29% | (\$10m) |
| ≤ 75% | 6.39% | 6.59% | 7.44% | 7.99% | 7.84% | 8.39% | (\$7.5m) |
| ≤ 80% | 6.39% | 6.69% | | | | | |
| ≤ 85% | 6.84% | 7.39% | | | | | |
| ≤ 90% | 6.94% | | | | | | |

| LVR | Near Prime | | | | Near Prime Plus | | Specialist | |
|-------|------------|---------|-----------|---------|-----------------|---------|------------|---------|
| | ≤\$2m | | \$2m-\$3m | | ≤\$2m | | ≤\$2m | |
| | Full Doc | Alt Doc | Full Doc | Alt Doc | Full Doc | Alt Doc | Full Doc | Alt Doc |
| ≤ 65% | 6.84% | 6.89% | 7.44% | 7.59% | 7.84% | 8.29% | 9.14% | 9.59% |
| ≤ 70% | 6.94% | 6.99% | 7.54% | 7.69% | 7.94% | 8.39% | 9.34% | 9.79% |
| ≤ 75% | 7.14% | 7.29% | 7.94% | 8.19% | 8.24% | 8.59% | 9.54% | 9.89% |
| ≤ 80% | 7.34% | 7.49% | | | 8.44% | 8.69% | 9.64% | 9.99% |
| ≤ 85% | 8.34% | 8.49% | | | 8.84% | 9.19% | | |

Rates displayed are Owner Occupied Principal & Interest

Residential Risk Fees

| LVR | Prime | | | | MAX |
|-------|----------|---------|----------------|--------|----------------|
| | ≤\$2.5m | | \$2.5-3m | \$3-5m | \$5m-\$15m |
| | Full Doc | Alt Doc | Full & Alt Doc | | Full & Alt Doc |
| ≤ 75% | - | - | - | 1.00% | 1.00% |
| ≤ 80% | - | - | | | |
| ≤ 85% | 1.00% | 1.00% | | | |
| ≤ 90% | 2.00% | | | | |

| LVR | Near Prime | | Near Prime Plus | Specialist |
|-------|----------------|-----------|-----------------|----------------|
| | ≤\$2m | \$2m-\$3m | ≤\$2m | ≤\$2m |
| | Full & Alt Doc | | Full & Alt Doc | Full & Alt Doc |
| ≤ 75% | 0.50% | 1.25% | 1.00% | 1.50% |
| ≤ 80% | 0.50% | | 1.00% | 1.50% |
| ≤ 85% | 1.50% | | 2.00% | |

Rates & Fees displayed are starting from and are provided as an indication only. Rates are effective as at **13 February 2026**. Information is for broker use only and not intended for consumer advertising purposes. Information is correct at time of publishing and is subject to change. All applications are subject to specific lending criteria. MA Money Financial Services Pty Ltd ACN 639 174 315 Australian Credit License Number 522 267 reserves the right to alter the policies at any time without notice. We will notify borrowers of changes in accordance with their loan agreement and the National Consumer Protection Act 2009 (Cth).

P 1300 762 621 E info@finsureloansmax.com.au W finsureloansmax.com.au

Finsure Loans Max is a brand of Finsure Finance and Insurance Pty Ltd ABN 72 068 153 926, Australian Credit Licence Number 384704. Loans issued under the Finsure Loans Max brand are provided by MA Money Financial Services Pty Ltd ACN 639 174 315 Australian Credit Licence Number 522267. Residential Loan Guide - 13 February 2026

Residential Loans Max Loan Amounts & Loadings

13 February 2026

Residential Maximum Loan Amounts

| LVR | Prime | | Near Prime | | Near Prime Plus | | Specialist | |
|-------|----------|---------|------------|---------|-----------------|---------|------------|---------|
| | Full Doc | Alt Doc | Full Doc | Alt Doc | Full Doc | Alt Doc | Full Doc | Alt Doc |
| ≤ 65% | \$15m | \$15m | \$3m | \$3m | \$2m | \$2m | \$2m | \$1.5m |
| ≤ 70% | \$10m | \$10m | \$3m | \$3m | \$2m | \$2m | \$2m | \$1.5m |
| ≤ 75% | \$7.5m | \$7.5m | \$3m | \$3m | \$1.5m | \$1.5m | \$1.5m | \$1m |
| ≤ 80% | \$2m | \$2m | \$1.75m | \$1.75m | \$1.25m | \$1.25m | \$1m | \$1m |
| ≤ 85% | \$1.5m | \$1.5m | \$1.25m | \$1.25m | \$1m | \$1m | | |
| ≤ 90% | \$1m | | | | | | | |

Minimum loan amount: \$100,000

Acceptable Security

Completed property only. Zoned residential/rural residential. Up to 25 acres.

Apartment/Unit Minimum property size

- Minimum 50m² including balcony and car space, or 40m² living area with no balcony or car space
- If car space is on separate title mortgages are required to be taken over both titles

Properties located in Mixed Use zoning

- Acceptable provided residence is on a separate title
- Usually located with retail business on ground floor and residences above

Restricted security type

- High density apartments (40+ units in one complex) are restricted to 80% LVR
- Max 6 residential properties on one title

Postcode Categories

| | Max Loan Size | Max LVR |
|------------------------|--------------------|---------|
| Category 1 (Metro) | \$15m (65% LVR) | 90% |
| Category 1 (Non-Metro) | \$15m (65% LVR) | 90% |
| Category 2 | \$1.5m | 80% |
| Category 3 | \$500k | 70% |

Rate Loadings

| | Amount |
|-------------------------|--------|
| Investor (up to \$2.5m) | 0.25% |
| Investor (over \$2.5m) | 0.00% |
| Interest Only (5 years) | 0.15% |

Risk Fee Reducer

For Risk Fees up to 1.00%, the Risk Fee can be reduced for Residential Loans up to 80% LVR in exchange for a higher ongoing interest rate.*

For the new rate, apply 50% of the Risk Fee to the base interest rate.

| Risk Fee | Rate Loading with Risk Reducer |
|----------|--------------------------------|
| 0.50% | 0.25% |
| 1.00% | 0.50% |

Excludes loans over \$2.5m.



Check out our [Postcode Lookup Tool](#) for maximum loan amounts and LVRs for each of our loan products

*Choosing to waive a portion or all of a risk fee in exchange for a higher interest rate will result in increased total interest and costs over the duration of the loan.

Rates & Fees displayed are starting from and are provided as an indication only. Rates are effective as at 13 February 2026. Information is for broker use only and not intended for consumer advertising purposes. Information is correct at time of publishing and is subject to change. All applications are subject to specific lending criteria. MA Money Financial Services Pty Ltd ACN 639 174 315 Australian Credit License Number 522 267 reserves the right to alter the policies at any time without notice. We will notify borrowers of changes in accordance with their loan agreement and the National Consumer Protection Act 2009 (Cth).

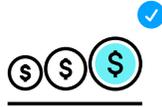
P 1300 762 621 E info@finsureloansmax.com.au W finsureloansmax.com.au

Finsure Loans Max is a brand of Finsure Finance and Insurance Pty Ltd ABN 72 068 153 926, Australian Credit Licence Number 384704. Loans issued under the Finsure Loans Max brand are provided by MA Money Financial Services Pty Ltd ACN 639 174 315 Australian Credit Licence Number 522267. Residential Loan Guide - 13 February 2026

Vacant Land Loans Rates and Risk Fees

13 February 2026

Loan Features



Loans up to \$5m



Up to 75% LVR



Cash out to max LVR



Land can be used as sole security



No clawbacks

Vacant Land Interest Rates

| LVR | Prime | | MAX | | |
|-------|----------|---------|-------------|---------|--------|
| | ≤\$1.5m | | \$1.5m-\$5m | | |
| | Full Doc | Alt Doc | Full Doc | Alt Doc | |
| ≤ 65% | 7.24% | 7.45% | 7.64% | 7.85% | (\$5m) |
| ≤ 70% | 7.24% | 7.55% | 7.64% | 7.95% | (\$5m) |
| ≤ 75% | 7.34% | 7.65% | 7.74% | 8.05% | (\$3m) |

| LVR | Near Prime | | Near Prime Plus | | Specialist | |
|-------|------------|---------|-----------------|---------|------------|---------|
| | ≤\$1.5m | | ≤\$1.5m | | ≤\$1.5m | |
| | Full Doc | Alt Doc | Full Doc | Alt Doc | Full Doc | Alt Doc |
| ≤ 65% | 7.84% | 7.89% | 8.84% | 9.29% | 10.14% | 10.59% |
| ≤ 70% | 7.94% | 7.99% | 8.94% | 9.39% | 10.34% | 10.79% |
| ≤ 75% | 8.14% | 8.19% | 9.24% | 9.59% | 10.54% | 10.89% |

Rates displayed are Owner Occupied Principal & Interest

Vacant Land Risk Fees

| LVR | All Loans |
|-------|----------------|
| | Full & Alt Doc |
| ≤ 75% | 1.25% |

Rate Loading

| | Amount |
|-------------------------|--------|
| Interest Only (5 years) | 0.15% |

Postcode Categories

| | Max Loan Size | Max LVR |
|------------|----------------|---------|
| Category 1 | \$5m (70% LVR) | 75% |
| Category 2 | \$1.5m | 70% |
| Category 3 | | |

Minimum loan amount: \$100,000

Please note: development sites with DA approval are not acceptable for Vacant Land loans

Rates & Fees displayed are starting from and are provided as an indication only. Rates are effective as at **13 February 2026**. Information is for broker use only and not intended for consumer advertising purposes. Information is correct at time of publishing and is subject to change. All applications are subject to specific lending criteria. MA Money Financial Services Pty Ltd ACN 639 174 315 Australian Credit Licence Number 522 267 reserves the right to alter the policies at any time without notice. We will notify borrowers of changes in accordance with their loan agreement and the National Consumer Protection Act 2009 (Cth).

P 1300 762 621 E info@finsureloansmax.com.au W finsureloansmax.com.au

Finsure Loans Max is a brand of Finsure Finance and Insurance Pty Ltd ABN 72 068 153 926, Australian Credit Licence Number 384704. Loans issued under the Finsure Loans Max brand are provided by MA Money Financial Services Pty Ltd ACN 639 174 315 Australian Credit Licence Number 522267. Residential Loan Guide - 13 February 2026

Bridging Residential Loan Rate & Product Guide

13 February 2026

Loans Features



Bridging Product Guide

| | Bridging Prime | Bridging Near Prime |
|----------------------------------|--|---|
| Eligible Borrower | Australian citizens or Permanent Residents, New Zealand citizens residing in Australia. Individual / Company or Trust (Australia-based). | |
| Cash Out | Up to max LVR ¹ | |
| Loan Term | 6 to 12 months | |
| Interest Only Term | Up to 12 months (interest capitalised) | |
| Acceptable Security | Residential securities in Australia (policy restrictions apply) | |
| Income Documentation | PAYG: Last 2 payslips Self-Employed Full Doc: 1 year tax return AND corresponding personal NOA ² Self-Employed Alt Doc: Declaration of Financial Position AND 1 of Accountant Letter OR last 2 BAS OR 6 months business bank statements | |
| End of Loan Term | No end debt: Full payout of capitalised bridging loan amount End debt: Residual debt after partial payout (from sale proceeds) of capitalised bridging loan amount. | |
| Credit Impairments up to \$3,000 | Paid defaults up to \$500 (on aggregate) considered | Unlimited (paid or unpaid) |
| Credit Impairments over \$3,000 | - | Unlimited - listed > 12 months (paid) Unlimited - listed > 24 months (paid/unpaid) |
| Mortgage Arrears ³ | - | Up to 1 month within the last 6 months |
| Other Arrears ³ | - | Up to 3 months within the last 3 months |
| Bankruptcy | - | Discharged from bankruptcy > 1 day |
| Serviceability | No End Debt: No serviceability required. Max peak debt limits must be met (Bridging calc) End Debt: Serviceability assessment on End Debt based on MA Money Home Loan Policy | |

Bridging Interest Rates

| LVR | Prime | Near Prime |
|-------|----------------|----------------|
| | ≤\$5m | ≤\$2m |
| | Full & Alt Doc | Full & Alt Doc |
| ≤ 65% | 7.74% | 8.24% |
| ≤ 70% | 7.84% | 8.34% |
| ≤ 75% | 7.94% | 8.44% |
| ≤ 80% | 8.04% | 8.54% |

Bridging Risk Fees

| LVR | All Loans |
|-------|----------------|
| | Full & Alt Doc |
| ≤ 80% | 1.25% |

Postcode Categories

| | Max Loan Size | Max LVR |
|------------|---------------|---------|
| Category 1 | \$5m | 80% |
| Category 2 | \$5m | 70% |
| Category 3 | \$2m | 70% |

Minimum loan amount: \$200,000



Use our [Online Bridging Calculator](#) for your client's loan submission

¹ Cash out from private lenders (Near Prime if from private lending with capitalised interest) capped at \$200k.

² Self-Employed Full Doc 1 Year Personal Tax Return (and if applicable, Company / Trust Tax return(s)), no older than 21 months AND Corresponding Personal Notice of Assessment (NOA).

³ Arrears is defined as any late payment or arrears on a credit account (credit card, personal loan, mortgage) where the minimum repayment has not been made within 14 days since the credit contract due date.

Rates & Fees displayed are starting from and are provided as an indication only. Rates are effective as at **13 February 2026**. Information is for broker use only and not intended for consumer advertising purposes. Information is correct at time of publishing and is subject to change. All applications are subject to specific lending criteria. MA Money Financial Services Pty Ltd ACN 639 174 315 Australian Credit Licence Number 522 267 reserves the right to alter the policies at any time without notice. We will notify borrowers of changes in accordance with their loan agreement and the National Consumer Protection Act 2009 (Cth).

Expats Loans Rate & Product Guide

13 February 2026

FINSURE
LOANS



POWERED BY MA Money

Loans Features



Loans up to \$5m



Cash out to max LVR



PAYG or Self-Employed
(Full Doc only)



100% of net income used
once converted to AUD

Expats Product Guide

| | Expats Prime | Expats Near Prime |
|----------------------------------|---|---|
| Eligible Borrowers | <ul style="list-style-type: none"> Australian citizens or Australian Permanent Visa holders living and working overseas Australian citizens or Australian Permanent Resident Visa holders living in Australia and earning income in overseas currency | |
| Acceptable Countries | Canada, China, Finland, France, Germany, Hong Kong, Italy, Japan, New Zealand, Norway, Qatar ¹ , Saudi Arabia ¹ , Singapore, Spain, Sweden, UK, United Arab Emirates ¹ , USA <i>For countries not included on this list, speak to your BDM</i> | |
| Borrower Type | Individual, Company or Trust | |
| Loan Purpose | Purchase, Investment, Refinance or Cash Out | |
| Cash Out | Up to max LVR ² | |
| Loan Term | 5 – 30 years | |
| Interest Only Term | Maximum 5 years | |
| Acceptable Security | Residential securities in Australia (policy restrictions apply) | |
| Income Documentation | PAYG: Last 2 payslips Self-Employed: 1 year tax return AND corresponding personal NOA ³ | |
| Credit Impairments up to \$3,000 | Paid defaults up to \$500 (on aggregate) considered | Unlimited (paid or unpaid) |
| Credit Impairments over \$3,000 | - | Unlimited – listed > 12 months (paid) Unlimited – listed > 24 months (paid/unpaid) |
| Mortgage Arrears ⁴ | - | Up to 1 month within the last 6 months |
| Other Arrears ⁴ | - | Up to 3 months within the last 3 months |

¹ PAYG income only.

² Cash out from private lenders (Near Prime if from private lending with capitalised interest) capped at \$200k.

³ Self-Employed Full Doc 1 Year Personal Tax Return (and if applicable, Company / Trust Tax return(s)), no older than 21 months AND Corresponding Personal Notice of Assessment (NOA).

⁴ Arrears is defined as any late payment or arrears on a credit account (credit card, personal loan, mortgage) where the minimum repayment has not been made within 14 days since the credit contract due date.

Rates & Fees displayed are starting from and are provided as an indication only. Rates are effective as at **13 February 2026**. Information is for broker use only and not intended for consumer advertising purposes. Information is correct at time of publishing and is subject to change. All applications are subject to specific lending criteria. MA Money Financial Services Pty Ltd ACN 639 174 315 Australian Credit Licence Number 522 267 reserves the right to alter the policies at any time without notice. We will notify borrowers of changes in accordance with their loan agreement and the National Consumer Protection Act 2009 (Cth).

Expats Interest Rates

| LVR | Prime | | Near Prime |
|-------|---------|-------------|------------|
| | ≤\$2.5m | \$2.5m-\$5m | ≤\$2m |
| ≤ 65% | 6.44% | 7.34% | 7.24% |
| ≤ 70% | 6.54% | 7.74% | 7.34% |
| ≤ 75% | 6.74% | 7.84% | 7.44% |
| ≤ 80% | 6.84% | 8.04% | 7.54% |

Rates displayed are Owner Occupied Principal & Interest

Expats Risk Fees

| | Prime | Near Prime |
|-------|----------|------------|
| | Full Doc | Full Doc |
| ≤ 80% | 1.00% | 1.25% |

Rate Loadings

| | Amount |
|-------------------------|--------|
| Investor (up to \$2.5m) | 0.25% |
| Investor (over \$2.5m) | 0.00% |
| Interest Only (5 years) | 0.15% |

Postcode Categories

| | Max Loan Size | Max LVR |
|------------------------|---------------|---------|
| Category 1 (Metro) | \$5m | 80% |
| Category 1 (Non-Metro) | \$5m | 80% |
| Category 2 | \$1.5m | 80% |
| Category 3 | \$500k | 70% |

Non-Resident Loans Rate & Product Guide

13 February 2026

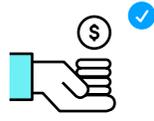
Loans Features



Loans up to \$2m



LVR up to 80%



Cash out to max LVR



PAYG or Self-Employed
Full Doc only)



100% of net income used
once converted to AUD

Non-Resident Product Guide

| | Non-Resident Prime |
|----------------------|---|
| Eligible Borrowers | Any applicant that does not hold Australian Citizenship or Australian Permanent Residency |
| Acceptable Countries | Australia, Canada, China, France, Germany, Hong Kong, India, Japan, Malaysia, New Zealand, Philippines, Qatar ¹ , Saudi Arabia ¹ , Singapore, South Africa, South Korea, Switzerland, Taiwan, UK, United Arab Emirates ¹ , USA, Vietnam <i>For countries not included on this list, speak to your BDM</i> |
| Loan Size | From \$100,000 to \$2m |
| Maximum LVR | 80% |
| Borrower Type | Individual, Company or Trust |
| Loan Purpose | Purchase, Investment, Refinance or Cash Out |
| Loan Term | 5-30 years |
| Interest Only Term | Maximum 5 years |
| Acceptable Security | Residential securities in Australia (policy restrictions apply) |
| Income Documentation | PAYG: Last 2 payslips. Self-Employed Full Doc: Evidence of company registration AND 2 of either latest business tax return, latest personal tax return or 1 year business financials |
| Credit Impairments | Aggregate paid defaults up to \$500 considered |
| Redraw/Offset | Not available |

Non-Resident Interest Rates

| LVR | Prime |
|-------|-------|
| ≤ 65% | 6.84% |
| ≤ 70% | 6.94% |
| ≤ 75% | 7.14% |
| ≤ 80% | 7.24% |

Rates displayed are Owner Occupied Principal & Interest

Non-Resident Risk Fees

| | Prime |
|-------|-------|
| ≤ 80% | 1.00% |

Rate Loadings

| | Amount |
|-------------------------|--------|
| Investor | 0.25% |
| Interest Only (5 years) | 0.15% |

Postcode Categories

| | Max Loan Size | Max LVR |
|------------------------|---------------|---------|
| Category 1 (Metro) | \$2m | 80% |
| Category 1 (Non-Metro) | \$2m | 80% |
| Category 2 | \$1.5m | 80% |
| Category 3 | \$500k | 70% |

Minimum loan amount: \$100,000

¹ PAYG income only.
Rates & Fees displayed are starting from and are provided as an indication only. Rates are effective as at **13 February 2026**. Information is for broker use only and not intended for consumer advertising purposes. Information is correct at time of publishing and is subject to change. All applications are subject to specific lending criteria. MA Money Financial Services Pty Ltd ACN 639 174 315 Australian Credit Licence Number 522 267 reserves the right to alter the policies at any time without notice. We will notify borrowers of changes in accordance with their loan agreement and the National Consumer Protection Act 2009 (Cth).

Fee Summary

13 February 2026

FINSURE
LOANS



POWERED BY MA ^{Money}

Residential Loans Fee Summary

| | Residential, Vacant Land and Expat Loans | | | | | | | | Bridging Loans | | | | Non-Resident Loans |
|---------------------------|---|---------|------------|---------|-----------------|---------|------------|---------|----------------|---------|------------|------------|--------------------|
| | Prime | | Near Prime | | Near Prime Plus | | Specialist | | Prime | | Near Prime | | Prime |
| | Full Doc | Alt Doc | Full Doc | Alt Doc | Full Doc | Alt Doc | Full Doc | Alt Doc | Full Doc | Alt Doc | Full Doc | Alt Doc | Full Doc |
| Application Fee | \$500 | \$599 | \$899 | | | | | | \$500 | \$599 | \$899 | | \$499 |
| Annual Fee | \$0 | | | | | | | | | | | \$499 | |
| Offset Account Fee | \$10 per account per month | | | | | | | | | | | N/A | |
| Valuation Fee | Valuation fees are at cost and paid prior to valuation being ordered (via Property Hub). AVM and Desktops available subject to eligibility criteria. | | | | | | | | | | | | |
| Legal Fee | | | | | | | | | | | | From \$400 | |
| Discharge Fee | | | | | | | | | | | | From \$550 | |

*Please note that all listed fees exclude GST

Features

Our entire range of loan solutions are packed with innovative features to suit more customers.



Redraw Facility



Offset Accounts



Internet Banking



Direct Debits



Direct Credits

Rates & Fees displayed are starting from and are provided as an indication only. Rates are effective as at **13 February 2026**. Information is for broker use only and not intended for consumer advertising purposes. Information is correct at time of publishing and is subject to change. All applications are subject to specific lending criteria. MA Money Financial Services Pty Ltd ACN 639 174 315 Australian Credit Licence Number 522 267 reserves the right to alter the policies at any time without notice. We will notify borrowers of changes in accordance with their loan agreement and the National Consumer Protection Act 2009 (Cth).

P 1300 762 621 E info@finsureloansmax.com.au W finsureloansmax.com.au

Finsure Loans Max is a brand of Finsure Finance and Insurance Pty Ltd ABN 72 068 153 926, Australian Credit Licence Number 384704. Loans issued under the Finsure Loans Max brand are provided by MA Money Financial Services Pty Ltd ACN 639 174 315 Australian Credit Licence Number 522267. Residential Loan Guide - 13 February 2026



Serviceability

- Debt Service Coverage Ratio (DSCR): > 1.0x for all products; DSCR > 1.1x for LVR > 85%
- Standard buffer rate applied is +2.01%, exceptions include:
 - +1.01% for Prime refinance (P&I to P&I only). Excludes cash-out and debt consolidation
 - 2.51% for Non-Resident Loans

PAYG Income

- 100% of PAYG base income (full time)
- 100% of casual, part time, contractor income (prorated over 48 weeks)
- 100% of overtime, commission, bonuses
- 100% of second job income (held for at least 6 months, max 55 hours per week). If less than 6 months, Near Prime.

Self-Employed Income

- Full Doc: 100% profit before tax less non recurring income.
- Addbacks allowed if company is not trading at a loss:
 - Depreciation (must provide depreciation schedule)
 - Superannuation above compulsory amount
 - Non-recurring expenses (specified)
 - Instant asset write off (with supporting evidence)
- Alt Doc: 100% taxable income as per Accountant Letter
 - Minimum 25% shareholder to be considered Alt Doc
 - For income declared from a trust, applicant must be the Trustee of the Trust

Other income

- 90% residential rental Income (80% Non-Resident Loans). Includes holiday rental income, AirBnB (net income after fees/cleaning fees)
 - Maximum 6% yield on property value
 - Private rental accepted with minimum 3 months banks statements, or copy of lease agreement + 1 month bank statement
- 100% non-earned income (government benefits, Centrelink, foster care, income protection, workers' compensation, child support)
 - Considered Near Prime if non-earned income accounts for more than 50% of total income
 - Child support must be through the Child Support Agency. No private arrangement accepted

- Maternity leave: full income accepted when applicant has returned to work and provided two most recent payslips
- JobSeeker not accepted
- 100% superannuation income (distributed): must be from an income stream (not a capital draw)
- 100% share dividend and interest income. Share certificate to confirm shares are held at time of application and income tax return to be provided
- 100% trust distributions
- 100% foreign income. Net foreign income to be provided. Converted to AUD using prevailing XE currency exchange
- Boarder income not accepted

Expenses

- Declared expenses benchmarked against income adjusted HEM
 - Child/spouse maintenance, private education, rent/board, investment/secondary property costs (Including insurance, taxes, rates, etc.) and personal insurance (life, health insurance) not included in HEM
 - Single HEM considered for single applicant part of a couple. Subject to verification of non applicant's income (privacy consent & proof of income)
- Notional rental expense may apply: \$650 per month per applicant
 - With joint applicants in a spousal relationship, one rental living expense will be applied across both applicants
- Foreign living expenses (Non-Resident): The higher of 1. 110% of HEM adjusted for international living cost differentials, or (ii) declared living expenses.

Existing liabilities

- Existing mortgage debt (residential/commercial): 25% loading to current repayments
- Credit card: 3.8% of limit (monthly)
- Consumer loans (personal loan, car loan): actual repayment
- Common debt reducer considered (subject to privacy consent from non loan party & evidence of income): 50% of debt and 50% of income used for servicing
- Negative gearing accepted for investment properties. Negative gearing not accepted for Company borrowers, Vacant Land
- ATO payment plan not accepted as ongoing liability

Bridging Loans

- No End Debt: no serviceability assessment required. Must meet the criteria of maximum peak debt of \$5m and maximum LVR of 80% (as per MA Money Bridging Calculator)
- End Debt: assessed upfront in accordance with Residential Lending Policy and serviceability criteria

Product Criteria

- 31-40 year loan term: only available to first-time home purchases. All applicants must be 40 years old and under. Not available for loans over \$2.5m
- Refinance from private lenders with capitalised interest: Near Prime. Cash out is limited to \$200,000
- Over 50% income from non-earned sources (government benefits, foster care payments, income protection, workers' compensation): Near Prime
- Second job: if second job under 6 months, Near Prime.
- Single development exposure to MA Money:
 - 1-3 units: standard LVR and product grid apply
 - 4 units: max 70% LVR
 - 5-6 units: max 60% LVR, Near Prime
 - More than 6 units considered: max LVR 60% (Cat 2 & 3 is 50% LVR), Near Prime
- Casual employment - applicant in casual employment for less than six months: Near Prime
- For residential property where the highest and best use is as a development site and no DA is in place, the maximum LVR is 75%

Exit Strategy

- All applicants over the age of 50 are required to provide an exit strategy
- Exit strategy signed and dated by all applicants
- If planning to downsize or sell property/assets, include:
 - Expected sale price
 - Sale timeline
 - Estimated remaining funds after the sale
 - Attach supporting documents such as recent superannuation balance statement, proof of asset ownership

Submission Checklist

13 February 2026

All Applications

- Finsure Loans Max Application Form
- Finsure Loans Max Broker Notes
- Verification of Identity (VOI) for all borrower(s) and guarantor(s)
- Certified copy of Trust Deed (if applicable)
- Finsure Loans Max Serviceability Calculator as PDF attachment - download from the [Finsure Loans Max website](#)

Income Evidence

PAYG applicants

- 2 most recent consecutive payslips (dated within 45 days of application) **OR** bank statement showing salary credits for last 3 months

Self-employed applicants – Full Doc

- 1 Year Personal Tax Return (and if applicable Company / Trust Tax Return(s)), no older than 21 months
- Corresponding Personal Notice of Assessment (NOA)

Self-employed applicants - Simplified (for company directors only)

- Most recent 3 months of payslips
- Last financial year's ATO income statement

Self-employed applicants – Alt Doc

- Declaration of Financial Position
- One of Accountant Letter **OR** 6 months business bank statements **OR** last 2 Business Activity Statements

Other income

- Centrelink Income Statement (dated within 4 weeks of application) **AND** bank statement showing credits for last 3 months

Additional documentation and information may be requested at the discretion of MA Money.

Rental Income

For existing and new rental - one of the following:

- Rental Statements
- Valuation Report
- Real Estate Agent appraisal
- Tax Returns
- 3 months bank statements

In cases where multiple documents are provided, lower amount will be used.

Purchase

- Executed Contract of Sale
- Evidence of funds to complete e.g. recent bank statement showing savings balance, gifted letter, evidence of deposit receipt, etc.

Refinance/Debt Consolidation

- Most recent 6 months statements for all mortgage facilities being refinanced
- Most recent 3 months statement for unsecured debts to be consolidated

Non-Resident Loans

- FIRB approval, including solicitor's certificate
- Personal credit report issued by country of residence
- Certified copy of trust deed (for Australian trust borrowers only)
- If self-employed, evidence of company registration **AND** two of the following: latest business annual tax return, latest personal annual tax return, latest 1 year business financials

Bridging Loans

- Property to be sold: Proof of ownership (e.g. Council rate less than 6 months, Certificate of occupancy)
- Real estate agent listing agreement (if available)

[Finsure Loans Max Bridging Calculator](#) (include Serviceability Calculator if there is end debt)