ORIGIN MMP RATES

Owner Occupied	LVR	P&I	Interest Only	Fixed Rate (Principal and Interest)				
				1 Year	2 Year	3 Year	4 Year	5 Year
≤ $2m	≤ 70%	**6.99%**	7.39%	7.89%	7.89%	7.89%	7.99%	7.99%
	≤ 80%	**7.09%**	7.49%	7.99%	7.99%	7.99%	8.09%	8.09%
	≤ 85%	**7.34%**	7.74%	8.24%	8.24%	8.24%	8.34%	8.34%
	≤ 90%	**7.59%**	7.99%	8.39%	8.39%	8.39%	8.49%	8.49%
	≤ 95%	**7.99%**		8.59%	8.59%	8.59%	8.69%	8.69%
>$2m≤ $3m	≤ 70%	**6.99%**	7.39%	7.89%	7.89%	7.89%	7.99%	7.99%
	≤ 80%	**7.09%**	7.49%	7.99%	7.99%	7.99%	8.09%	8.09%
	≤ 85%	**7.34%**	7.74%	8.24%	8.24%	8.24%	8.34%	8.34%
	≤ 90%	**7.59%**	7.99%	8.39%	8.39%	8.39%	8.49%	8.49%
> $3m ≤ $3.5m	≤ 70%	**6.99%**	7.46%	7.89%	7.89%	7.89%	7.89%	7.89%
	≤ 80%	**7.09%**	7.49%	7.99%	7.99%	7.99%	7.99%	7.99%

Investment	LVR	P&I	Interest Only	Fixed Rate (Interest Only)				
				1 Year	2 Year	3 Year	4 Year	5 Year
≤ $2m	≤ 70%	7.29%	**7.69%**	8.59%	8.59%	8.59%	8.69%	8.69%
	≤ 80%	7.39%	**7.79%**	8.69%	8.69%	8.69%	8.79%	8.79%
	≤ 85%	7.64%	**8.04%**	8.94%	8.94%	8.94%	9.04%	9.04%
	≤ 90%	7.89%	**8.29%**	9.09%	9.09%	9.09%	9.19%	9.19%
	≤ 95%	8.29%	**8.69%**	9.29%	9.29%	9.29%	9.39%	9.39%
>$2m≤ $3m	≤ 70%	7.29%	**7.69%**	8.59%	8.59%	8.59%	8.69%	8.69%
	≤ 80%	7.39%	**7.79%**	8.69%	8.69%	8.69%	8.79%	8.79%
	≤ 85%	7.64%	**8.04%**	8.94%	8.94%	8.94%	9.04%	9.04%
	≤ 90%	7.89%	**8.29%**	9.09%	9.09%	9.09%	9.19%	9.19%
> $3m ≤ $3.5m	≤ 70%	7.29%	**7.69%**	8.59%	8.59%	8.59%	8.59%	8.59%
	≤ 80%	7.39%	**7.79%**	8.69%	8.69%	8.69%	8.69%	8.69%

Max 3 years IO for loans >80% and <=90%, Max 5 years IO for loans <=80%. Max IO portion of Owner Occupied loans is 50% of total loan value.

LOADINGS

Lenders protection fee:

Owner Occupied - (LVR ≤ 80% - 0.00%, LVR ≤ 85% - 1.75%, LVR ≤ 90% - 3.00%, LVR ≤ 91% - 3.5%, LVR ≤ 92% - 4.00%, LVR ≤ 93% - 4.50%, LVR ≤ 94% - 5.00%, LVR ≤ 95% - 5.50%)

Investment - (LVR ≤ 80% - 0.00%, LVR ≤ 85% - 2.25%, LVR ≤ 90% - 3.50%, LVR ≤ 91% - 4.00%, LVR ≤ 92% - 4.50%, LVR ≤ 93% - 5.00%, LVR ≤ 94% - 5.50%, LVR≤ 95% - 6.00%)

Construction risk fee:

Owner Occupied - (LVR ≤ 80% - 0%, LVR ≤ 85% - 2.25%, LVR ≤ 90% - 3.50%,LVR ≤ 91% - 4.00%, LVR ≤ 92% - 4.50%, LVR ≤ 93% - 5.00%, LVR ≤ 94% - 5.50%, LVR ≤ 95% - 6.00%)

Investment - (LVR ≤ 80% - 0.50%, LVR ≤ 85% - 2.75%, LVR ≤ 90% - 4.00%,LVR ≤ 91% - 4.50%, LVR ≤ 92% - 5.00%, LVR ≤ 93% - 5.50%, LVR ≤ 94% - 6.00%, LVR≤ 95% - 6.50%)

Construction loading - 0.40% for loans that will convert to P&I after construction