



# Firstmac Points of Difference



## For brokers

- Negative gearing added back at assessment rate
- No annual or ongoing fees
- Fully transactional offset sub-account
- 100% Overtime, Bonus & Commission Income
- In house LRF (Lenders Risk Fee) 90% LVR\* - One touch decisioning
- IO available to 90% LVR - Owner Occupier & Investor
- Interest rate determined by security
- Simple SMSF product and process
- Business purpose lending at residential rates\*
- Market-leading Green home loans and Construction loans

Example of how much cheaper LRF can be:

Loan details	QBE LMI	Genworth LMI	Firstmac LRF
Loan amount: \$609,600 Security value: \$720,000 LVR: 84.6%	\$10,651.59	\$12,159.69	\$6,096~

Get accredited online with Firstmac: [www.firstmac.com.au/accreditation](http://www.firstmac.com.au/accreditation)

Ask your eBDM about other Firstmac points of difference...

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\*Conditions apply. For Broker use only  
 ~Calculated as at 22/04/21