

Product Guide

1 The full spectrum of specialist borrower profiles

- ✓ Prime
- ✓ Near Prime
- ✓ Specialist

2 Across a broader range of products



Residential



Commercial



SMSF



Retained Stock



Non-Resident

3 Digitally streamlined approval process

- ✓ Delivering a faster and more consistent assessment

4 Committed to support you and your customers

- ✓ No ongoing borrower fees on any products
- ✓ No clawbacks and choice of upfront for our brokers



Built for Broker

Product Overview

The ORDE Residential Product caters to both PAYG and self-employed applicants to assist them in meeting their loan objectives where residential property is available as security. Whether purchase, refinance, cash out or consolidation, ORDE understands your customer's past to help them reach their future goals.

Product Parameters

Maximum LVR 80%
Loan Size: \$100,000 ≤ \$2,000,000
Owner-occupied or Investment
Individual, Company or Trust
Maximum Loan Term 30 years
P&I or IO (Max 5 years)
Maximum 4 splits
Free Redraw

Key Niches

Full Doc or Alt Doc
Vacant Land Acceptable
No Monthly or Annual Fees
Full Doc Near Prime – \$990 Application Fee

Customer Profile

	Prime	Near Prime	Near Prime +	Specialist	Specialist +
Debt Consolidation	Max of 4 Debts	Unlimited personal or business debts			
Private Loan	Evidenced conduct	Capitalised Interest			
Cash Out	Unlimited for acceptable stated purpose				
Vacant Land	Acceptable – Max 5 acres (75% maximum LVR on loans up to \$1,000,000)			Not Acceptable	
Max Land Size	5 acres	Unlimited (on application)			
Location	Cat 1 & 2	Cat 1, 2, 3 & 4			
Permanent FT/PT	6 Months Current or 12 Months Industry	3 Months Current or 12 Months Industry			
Casual	12 Months Current	6 months Current or 12 Months Industry			
Self Employed	ABN Minimum 24 Months GST Minimum 12 Months	ABN Minimum 12 Months GST Minimum 6 Months		ABN Minimum 6 Months GST Minimum 6 Months	
Documentation – PAYG	Last 2 Payslips plus one of: <ul style="list-style-type: none"> Income Statement from MyGov Employment Letter 3 months Bank Statements evidencing salary credits 				
Documentation – SE Full Doc	Most recent (1) year Company & Personal Tax Returns & Notice of Assessments Most recent (1) year Financials (if available) Most recent BAS or 3 months business trading statements if tax return is > 6 months old				
Documentation – SE Alt Doc	Declaration of Financial position plus one of: <ul style="list-style-type: none"> ORDE Accountants Letter 6 months BAS 6 months bank statements 				
Paid Defaults	Up to \$500	Unlimited up to \$1,000 accepted			
		Up to 2 where listed 12 months ago	Unlimited		
Unlimited Unpaid Defaults	No	Up to \$1,000 accepted	Where listed over 12 months ago	Where listed over 6 months ago	Yes
Mortgage Arrears	No Arrears	< 1 month (paid)	1 month	3 months	> 3 months
Other Arrears	No Arrears	1 month	3 months	> 3 months	> 3 months
Discharged Bankruptcy	No	From 1 year		From 1 day	

Residential – P&I Interest Rates on loan sizes ≤ \$1,750,000

FULL DOC

	≤65%	≤75%	≤80%
Prime	6.44%	6.64%	6.74%
Near Prime	6.59%	6.74%	6.94%
Near Prime +	6.99%	7.09%	7.19%
Specialist	7.49%	7.99%	8.49%
Specialist +	8.89%	9.09%	9.69%

ALT DOC

	≤65%	≤75%	≤80%
Prime	6.84%	6.84%	6.84%
Near Prime	7.14%	7.44%	7.59%
Near Prime +	7.49%	7.79%	7.99%
Specialist	7.99%	8.39%	8.79%
Specialist +	9.49%	9.99%	10.29%

Fees and Charges

APPLICATION FEE

		Prime	Near Prime	Near Prime +	Specialist	Specialist +
Full Doc	≤70%	\$495	\$990	0.50%	1.00%	1.00%
	≤80%	\$495	\$990	1.00%	1.50%	1.50%
Alt Doc	≤70%	0.50%	0.50%	1.00%	1.25%	1.50%
	≤80%	0.50%	0.75%	1.25%	1.50%	1.75%

VALUATION FEE* At Cost – From \$330

ONGOING FEE \$0

SOLICITORS FEE At Cost – From \$500

DISCHARGE FEE \$450 plus solicitor fees

*Payable before valuation is ordered

Applicable Loadings

	Interest Rate	Application Fee*
Interest Only	0.30%	N/A
Investment Property	0.15%	N/A
Acreage > 25	From 1.00%	0.75%
Loan size \$1.75m ≤ \$2m	0.50%	0.35%
Vacant Land**	2.50%	1.00%

Loan Size Limits

Prime, Near Prime & Near Prime +	≤75%	\$2,000,000
	≤80%	\$1,750,000
Specialist	≤75%	\$1,500,000
	≤80%	\$1,250,000
Specialist +	≤75%	\$1,250,000
	≤80%	\$1,000,000

*Loading applies to existing application fee except where a fixed dollar fee applies, in which case the loading replaces the existing application fee.

** Applies to both primary and secondary securities.

Need an alternative solution? ORDE has you covered.



Residential



Commercial



SMSF



Retained Stock



Non-Resident

Product Overview

The ORDE Commercial Product caters to both owner-occupiers and investors seeking to purchase, refinance or release equity from commercial real estate. ORDE provides flexibility to our customers in verifying their income and provides a set and forget facility to help meet their long term objectives.

Product Parameters

Maximum LVR 75%
Loan Size: \$100,000 ≤ \$2,000,000
Owner-occupied or Investment
Individual, Company or Trust
Loan Term 1-30 years
P&I or IO (Max 5 years)
Category 1 & 2 Postcodes only
Free Redraw

Key Niches

Full Doc, Lease Doc or Alt Doc
Set and Forget – No Annual Reviews
No Monthly or Annual Fees
No Commitment Fee
1.25x Minimum ICR
No Interest Only Loading

Customer Profile

	Prime	Near Prime	Near Prime +
Debt Consolidation	Max of 4 Debts	Unlimited debts	
Cash Out	Unlimited for acceptable stated purpose		
Acceptable Securities	Office, Warehouse, Factory, Retail Premises, Light Industrial & Vacant Land (max 65%) *Specialised securities considered case by case		
Permanent FT/PT	6 Months Current or 12 Months Industry	3 Months Current or 12 Months Industry	
Casual	12 Months Current	6 months Current or 12 Months Industry	
Self Employed	ABN Minimum 24 Months GST Minimum 12 Months	ABN Minimum 12 Months GST Minimum 6 Months	
Documentation – PAYG	Last 2 Payslips plus one of: <ul style="list-style-type: none"> Income Statement from MyGov Employment Letter 3 months Bank Statements evidencing salary credits 		
Documentation – SE Full Doc	Most recent (1) year Company & Personal Tax Returns & Notice of Assessments Most recent (1) year Financials (if available) Most recent BAS or 3 months business trading statements if tax return is > 6 months old		
Documentation – SE Alt Doc	Declaration of Financial position plus one of: <ul style="list-style-type: none"> ORDE Accountants Letter 6 months BAS 6 months bank statements 		
Lease Doc – Term Remaining	3 years (including options)	2 years (including options)	1 year or New Lease
Minimum ICR	1.25x – Full Doc / Alt Doc 1.40x – Lease Doc		
Paid Defaults	Up to \$500	Unlimited up to \$1,000 accepted	
		Up to 2 where listed 12 months ago	Unlimited
Unlimited Unpaid Defaults	No	Up to \$1,000 accepted	Where listed over 12 months ago
Mortgage Arrears	No Arrears	< 1 month (paid)	1 month
Other Arrears	No Arrears	1 month	3 months
Discharged Bankruptcy	No	From 1 year	

Commercial – Interest Rates on loan sizes ≤ \$2,000,000

FULL DOC & LEASE DOC

	≤50%	≤65%	≤70%	≤75%
Prime	7.25%	7.29%	7.49%	7.79%
Near Prime	8.59%	8.79%	8.99%	9.54%
Near Prime +	9.64%	10.09%	10.29%	N/A

ALT DOC

	≤50%	≤65%	≤70%	≤75%
Prime	7.49%	7.69%	7.99%	8.25%
Near Prime	8.79%	9.19%	9.59%	9.89%
Near Prime +	9.79%	10.59%	10.99%	N/A

Fees and Charges

APPLICATION FEE

		Prime	Near Prime	Near Prime +
Full Doc & Lease Doc	≤70%	0.85%	1.00%	1.50%
	≤75%	1.00%	1.25%	N/A
Alt Doc	≤70%	1.00%	1.00%	1.50%
	≤75%	1.25%	1.25%	N/A

VALUATION FEE* At Cost

SOLICITORS FEE At Cost

ONGOING FEE \$0

DISCHARGE FEE \$450 plus solicitor fees

*Payable before valuation is ordered

EARLY REPAYMENT FEE 1.50% of original loan amount within 3 years

Loan Size Limits

FULL DOC & LEASE DOC

Prime	≤75%	\$2,000,000
Near Prime	≤70%	\$2,000,000
	≤75%	\$1,500,000
Near Prime +	≤70%	\$2,000,000

ALT DOC

Prime	≤75%	\$2,000,000
Near Prime	≤70%	\$2,000,000
	≤75%	\$1,500,000
Near Prime +	≤70%	\$2,000,000

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Residential



Commercial



SMSF



Retained Stock



Non-Resident

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Product Overview

The ORDE SMSF Product provides a flexible and future-focused loan for applicants looking to acquire Residential and Commercial property within their self managed super fund portfolio.

Product Parameters

Residential and Commercial securities

Maximum LVR 80% Residential, 75% Commercial

Investment or Owner Occupied (Commercial Only)

Available to Prime & Near Prime profiles

Individual or Corporate Trustee

30 year loan terms – P&I or IO (Max 5 years)

Purchase and Refinance

Interest Rates

RESIDENTIAL

	≤65%	≤75%	≤80%
Prime	6.99%	7.29%	7.29%
Near Prime	8.29%	8.69%	8.94%

COMMERCIAL

	≤65%	≤70%	≤75%
Prime	7.29%	7.49%	7.79%
Near Prime	9.45%	9.70%	10.05%

Applicable Loadings

	Interest Rate	Application Fee*
Interest Only	0.30%	N/A
Loan size > \$750,000 (Residential Only)	N/A	0.50%

Fees and Charges

APPLICATION FEE

	Residential	Commercial
Prime	\$990 Waived	1.00%
Near Prime	1.00%	1.25%

VALUATION FEE* At Cost – From \$330

SOLICITORS FEE At Cost ~ \$1,800

ONGOING FEE \$0

DISCHARGE FEE \$450 plus solicitor fees

EARLY REPAYMENT FEE 0.75% of original loan amount within 3 years (1.50% Commercial)

*Payable before valuation is ordered

Loan Size Limits

Residential		Commercial	
≤80%	\$1,250,000	≤75%	\$2,000,000

Key Information

Minimum SMSF Balance	\$150,000
Liquidity Requirements	5% of SMSF debt position (balance of outstanding loans)
Acceptable Securities – Residential	80% LVR Established, Off the Plan 70% LVR High Density
Documentation – SMSF	Most recent year SMSF Financials OR Most recent year Retail/ Industry Fund Superannuation Statements
Documentation – PAYG	Last 2 Payslips
Documentation – SE	Required when owner occupied commercial or contributions history not evident <ul style="list-style-type: none"> • Most recent (1) year Personal Tax Returns & Notice Of Assessments • Most recent (1) year Company Financials
Acceptable Securities – Commercial	Office, Warehouse, Factory, Retail Premise & Light Industrial
Other Requirements	Confirmation of current investment strategy developed by a suitably qualified individual. LRBA to be in line with current investment strategy.

Need an alternative solution? ORDE has you covered.

Residential | Commercial | SMSF | Retained Stock | Non-Resident

Product Overview

The ORDE Retained Stock product allows refinance and equity release on residential and commercial properties to be retained by the developer within 12 months of completion.

Product Parameters

Loans up to \$2,000,000

Loan terms to 30 years

Residential and Commercial

Full Doc or Alt Doc

Prime and Near Prime profiles

No ongoing fees

Interest Rates

RESIDENTIAL

	≤80% ex GST	Application Fee
≤ 3 in development	7.29%	0.75%
≤ 3 Properties retained *	7.89%	0.75%
> 3 Properties retained *	8.24%	1.25%
Commercial Property	Add 0.50%	1.50%

* Number retained includes properties held at other financial institutions

Fees and Charges

VALUATION FEE	At Cost
SOLICITORS FEE	At Cost
ONGOING FEE	\$0
DISCHARGE FEE	\$450 plus solicitor fees
EARLY REPAYMENT FEE	1.50% of original loan amount within 3 years

Key Information

	Residential	Commercial
Loan Purpose	Refinance or Cash Out on a property < 12 months from title issuance retained by the developer.	
Maximum LVR	Up to 80% ex GST	Up to 70% ex GST
Maximum Loan Size	Up to 70% ex GST – \$2,000,000 Up to 80% ex GST – \$1,500,000	Up to 70% ex GST – \$2,000,000
Maximum Exposure	\$4,000,000 per individual and development	
Location	Category 1 & 2	Category 1
Security Exposure	For developments greater than 5 no more than 50% retained stock	
Loan Term	1 – 30 years* *Interest rate loading of 0.50% applies for loan terms ≤ 5 years	
Repayment Type	Interest Only (Max 5 years) Interest Only (Max 5 years) Reverting to Principal & Interest	
Alt Doc Requirements	Declaration of Financial position plus one of: <ul style="list-style-type: none"> ORDE Accountants Letter 6 months BAS 6 months bank statements 	
Credit Profile	Unlimited up to \$1,000 2 paid defaults > 12 months	

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Residential | Commercial | SMSF | Retained Stock | Non-Resident

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Product Overview

The ORDE Highest and Best Use product provides funding for the acquisition of residential securities assessed as suitable for future development.

Product Parameters

Loans up to \$2,000,000

Vacant Land Acceptable

Full and Alt Doc Income Verification

Prime and Near Prime profiles

Loan terms to 30 years

Principal and Interest or Interest Only

Interest Rates

FULL DOC & ALT DOC

	≤65% ex GST
Highest & Best Use ≤ 4 Dwellings	8.24%
Vacant Land ≤ 4 Dwellings (No GST deduction)	9.50%
	≤80% ex GST
Highest & Best Use ≤ 4 Dwellings	8.75%
Highest & Best Use > 4 Dwellings	9.90%

Fees and Charges

APPLICATION FEE	1.50%
VALUATION FEE	At Cost
SOLICITORS FEE	At Cost
ONGOING FEE	\$0
DISCHARGE FEE	\$450 plus solicitor fees
EARLY REPAYMENT FEE	1.50% of original loan amount within 3 years

Key Information

Loan Purpose	Purchase, Refinance or Cash Out
Maximum LVR	80% ex GST 65% Vacant Land
Maximum Loan Size	Up to 75% - \$2,000,000 Up to 80% - \$1,750,000
Location	Category 1
Maximum Land Size	1 acre
Loan Term	1 – 30 years* *Interest rate loading of 0.50% applies for loan terms ≤ 5 years
Alt Doc Requirements	Declaration of Financial position plus one of: <ul style="list-style-type: none"> • ORDE Accountants Letter • 6 months BAS • 6 months bank statements
Credit Profile	Unlimited up to \$1,000 2 paid defaults > 12 months

Need an alternative solution? ORDE has you covered.



Residential



Commercial



SMSF



Retained Stock



Non-Resident

Product Overview

The ORDE Residential Bridging product provides funding for the purchase of residential property while awaiting the sale of an existing property.

Product Parameters

Loans up to \$2,000,000

Interest Capitalised during Bridging

Full and Alt Doc Income Verification

Prime and Near Prime profiles

Loan terms to 30 years

Principal and Interest or Interest Only

Interest Rates

FULL DOC & ALT DOC

	≤80%
Bridging Period	9.00%
Residual Debt	Standard Product Rate

Fees and Charges

APPLICATION FEE	1.50%
VALUATION FEE	At Cost
SOLICITORS FEE	At Cost
ONGOING FEE	\$0
DISCHARGE FEE	\$450 plus solicitor fees

Key Information

Loan Purpose	Purchase
Maximum LVR	Contracted Sale: 80% Un-contracted Sale: Max 75% on existing security + 80% on new purchase
Maximum Loan Size	Up to 75% - \$2,000,000 per security Up to 80% - \$1,750,000 per security \$4,000,000 max peak debt
Location	Category 1 & 2
Loan Term	Contracted Sale: 6 months – 18 months (bridging period) Un-contracted Sale: 12 months - 18 months (bridging period) 30 years on residual debt
Repayments	Interest repayments met during peak debt period via a funded interest budget. P&I repayments required once sale of property complete
Servicing	To be evident on the residual debt position post sale of property
Alt Doc Requirements	Declaration of Financial position plus one of: <ul style="list-style-type: none"> • ORDE Accountants Letter • 6 months BAS • 6 months bank statements
Credit Profile	Unlimited up to \$1,000 2 paid defaults > 12 months

Need an alternative solution? ORDE has you covered.



Residential



Commercial



SMSF



Retained Stock



Non-Resident

Product Overview

The ORDE expat product is designed for Australian Citizens and Permanent Residents residing or deriving greater than 50% of their income from overseas sources.

Product Parameters

Loans up to \$2,000,000

Maximum LVR 80%

PAYG & Self Employed

Prime & Near Prime profiles only

Loan terms to 30 years

Principal & Interest or Interest Only

Interest Rates

FULL DOC

	≤65%	≤75%	≤80%
Prime	6.59%	6.79%	6.89%
Near Prime	6.74%	6.89%	7.09%

Fees and Charges

APPLICATION FEE	Prime: 0.75% / Near Prime: 1.00%
VALUATION FEE	At Cost

Key Information

Loan Purpose	Purchase or Refinance	
Location Category	Category 1 & 2	
Maximum LVR	80%	
Minimum Loan Size	\$100,000	
Maximum Loan Size	\$2,000,000	
Credit Profile	Prime & Near Prime	
Acceptable Income	PAYG, SE Full Doc and Australian Rental Income	
PAYG Requirements	Last 2 payslips; plus Employment Letter; and 3 months bank statements	Foreign income to be assessed at 90%
SE Requirements	Most recent years lodged & assessed tax returns and financials Company Registration to confirm directorship & shareholding	
Exchange Rate	Conversion of Foreign to AUD as at time of assessment – sourced from xe.com	
Loan Requirements	All foreign language documents must be translated by a NAATI approved translator	
Borrower Requirements	<ul style="list-style-type: none"> Australian bank account where rental payments are made and repayments deducted Must have an agent or power of attorney in favour of an Australian Resident (residing in Australia) or Australian Legal firm appointed to received legal notice on the behalf of the borrower. Identification of the agent or power of attorney must satisfy ORDE's requirements. 	

Applicable Loadings

	Interest Rate	Application Fee*
Interest Only	0.30%	N/A
Loan size \$1.75m ≤ \$2m	0.50%	0.35%
Vacant Land	2.50%	1.00%

SOLICITORS FEE	At Cost
ONGOING FEE	\$0
DISCHARGE FEE	\$450 plus solicitor fees

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Residential



Commercial



SMSF



Retained Stock



Non-Resident

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Product Overview

The ORDE Non Resident product is designed for non-resident borrowers looking to invest in Australian Residential Property with Foreign Investment Review Board (FIRB) approval.

Product Parameters

Loans up to \$1,500,000

Maximum LVR 75%

PAYG Income sources only

Prime profiles only

Loan terms to 30 years

Principal & Interest or Interest Only

Interest Rates

FULL DOC

	≤55%	≤70%	≤75%
Australian Domicile	7.34%	7.54%	7.64%
Overseas Domicile	7.64%	7.84%	7.94%

Fees and Charges

APPLICATION FEE	Aus Domicile: 1.00% Overseas Domicile: 1.50%
VALUATION FEE	At Cost
SOLICITORS FEE	At Cost
ONGOING FEE	\$0
DISCHARGE FEE	\$450 plus solicitor fees

Key Information

Loan Purpose	Purchase or Refinance
Location Category	Category 1
Maximum LVR	75%
Minimum Loan Size	\$100,000
Maximum Loan Size	\$1,500,000
Credit Profile	Prime Only
Acceptable Security	House, Townhouse or Apartment* *High Rise or High Density development maximum 70% LVR
Acceptable Income	PAYG and Australian Rental Income
PAYG Requirements	Last 2 payslips; plus Employment Letter; and 3 months bank statements Foreign income to be assessed at 90%
Exchange Rate	Conversion of Foreign to AUD as at time of assessment – sourced from xe.com
Loan Requirements	All documents must be translated by a NAATI approved translator
Borrower Requirements	<ul style="list-style-type: none"> Australian bank account where rental payments are made and repayments deducted Must have an agent or power of attorney in favour of an Australian Resident (residing in Australia) or Australian Legal firm appointed to received legal notice on the behalf of the borrower. Identification of the agent or power of attorney must satisfy ORDE's requirements. Credit Report from appropriate credit reporting agency of resident country to be supplied

Need an alternative solution? ORDE has you covered.



Residential



Commercial



SMSF



Retained Stock



Non-Resident

Built for Broker

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