La Trobe financial

Broker Product Guide

October 2026

La Trobe Financial Real Estate Credit

Residential Lending

Full Doc

Rates from^
7.04 % p.a.

Owner Occupied Discount (<$5m**)			
Credit Grade	≤65%	75%	80%
A	7.04%	7.14%	7.24%
B	7.74%	8.04%	8.04%

Max LVR:
95%
80% no LMI

Term:
30 years

Interest Only:
1-5 years*

Income Assessment:
2 payslips or
2 years' financials

Max Loan Size:
$5m @ 80% LVR
$10m @ 75% LVR
$25m @ 70% LVR
$50m @ 65% LVR

Any Worthwhile Purpose (including cash out)								
	≤$5m*			$5m - $10m		$10m - $50m		
Credit Grade	≤65%	75%	80%	≤65%	75%	≤65%	70%	80%
A	7.14%	7.34%	7.39%	7.79%	8.29%	POA	POA	
B	7.99%	8.14%	8.24%	8.69%	8.99%	POA	POA	
C1	8.89%	9.39%	9.49%	9.39%	10.19%	POA	POA	
C2	10.19%	10.39%	10.49%	10.39%	10.69%			
C3	11.19%	11.39%	11.49%					

Lite Doc®

Rates from^
7.24 % p.a.

Owner Occupied Discount (<$5m**)			
Credit Grade	≤65%	75%	80%
A	7.24%	7.29%	7.39%
B	8.19%	8.24%	8.34%

Max LVR:
80%

Term:
30 years

Interest Only:
1-5 years*

Income Assessment:
Accountant's letter, Trading Statements or BAS

Max Loan Size:
$5m @ 80% LVR
$10m @ 75% LVR
$25m @ 70% LVR
$50m @ 65% LVR

Any Worthwhile Purpose (including cash out)								
	≤$5m*			$5m - $10m		$10m - $50m		
Credit Grade	≤65%	75%	80%	≤65%	75%	≤65%	70%	75%
A	7.34%	7.44%	7.54%	8.29%	8.69%	POA	POA	
B	8.39%	8.49%	8.59%	8.69%	9.09%	POA	POA	
C1	9.49%	9.74%	9.79%	9.69%	10.19%	POA	POA	
C2	10.49%	10.69%	10.79%	10.99%	11.19%			

Three Reasons to Trust La Trobe Financial

Tailored Financing

Our loans are custom-tailored to meet unique borrowing needs.

Expertise and Support

Backed by our decades of experience, we offer unparalleled expertise and dedicated broker support.

Flexibility and Diversity

With a diverse range of loan products, our flexibility helps meet a range of financial objectives.

Terms, conditions, fees, charges and La Trobe Financial lending criteria apply. Automatic accreditation through your aggregator. ^Depends on loan amount and risk grade of borrower. *Interest rate loading of 0.40% p.a. may apply, depending on loan amount or product type. **Interest only available.

International

Rates from^ 7.74 % p.a.

Any Worthwhile Purpose

Expatriate Loan

	<$5m**			$5m - $10m			$10m - $40m	
Credit Grade	≤65%	75%	80%	≤65%	75%	80%	≤60%	70%
A	7.74%	7.94%	8.24%	8.04%	8.34%	8.74%	POA	POA

Non-Resident Loan

	<$3m Standard		$3m - $5m Standard		<$3m Inner-City Apartments		$3m - $5m Inner-City Apartments	
Credit Grade	≤65%	75%	≤65%	75%	≤60%	70%	≤60%	70%
A	8.14%	8.24%	8.34%	8.84%	8.44%	8.54%	8.89%	9.39%

Max LVR: 80%
Term: 30 years
Interest Only: 1-5 years
Income Assessment: Refer to Full Doc
Max Loan Size: $3m @ 80% LVR
$5m @ 75% LVR
Up to $40m on application

Bridging

Rates from^ 8.49 % p.a.

Purchase or Construction

	<$5m			$5m - $10m		$10m - $50m	
Credit Grade	≤65%	75%	80%	≤65%	75%	≤70%	75%
A	8.49%	8.69%	8.79%	8.79%	8.99%	POA	POA
B	9.04%	9.24%	9.34%	9.24%	9.54%	POA	POA
C1	10.14%	10.54%	11.14%	10.14%	10.64%	POA	POA

Max LVR: 80%
Term: 2 years
(up to 30 years if residual debt)
Interest Only: 2 years
Income Assessment: Refer to Full Doc or Lite Doc®
Max Loan Size: $5m @ 80% LVR
$10m @ 75% LVR
Up to $50m on application

SMSF

Rates from^ 7.34 % p.a.

Purchase or Refinance of Investment

	<$3m		
Credit Grade	≤65%	70%	80%
A	7.34%	7.44%	7.54%
B	8.09%	8.49%	8.69%

Max LVR: 80%
Term: 30 years
Interest Only: 1-5 years
Income Assessment: Rental Income SMSF Contribution
Max Loan Size: $5m @ 80% LVR

Rural-Resi

Rates from^ 7.79 % p.a.

<100 acres

Any Worthwhile Purpose

	Full Doc		Lite Doc®	
Credit Grade	≤65%	75%†	≤65%	75%†
A	7.79%	7.99%	8.49%	8.49%
B	8.49%	8.59%	8.89%	8.99%
C1	9.39%	9.89%	9.99%	10.24%
C2	10.69%	10.89%	10.99%	11.19%

Max LVR: 75%**
Term: 30 years
Interest Only: 1-5 years
Income Assessment: Refer to Full Doc or Lite Doc®
Max Loan Size: $2.5m

Rates from^ 6.99 % p.a.

Aged Care

Max LVR: 50%
Term: 7 years
Interest Only: 7 years
Purpose: Refundable Accommodation Deposit (RAD)
Income Assessment: Refer to La Trobe Financial
Max Loan Size: $750,000

Rates from^ 2.50 % p.a.

Set by Parents

Parent-2-Child

(P2C®)

Max LVR: 105%
Term: 25 years
Interest Only: N/A
Purpose: Purchase
Income Assessment: Refer to La Trobe Financial
Max Loan Size: Up to $5m

Special – Everyday Heroes

Everyday Heroes Full Doc

	Owner Occupied ≤$5m		
Credit Grade	≤65%	75%	80%
A	6.84%	6.94%	7.04%

Everyday Heroes Lite Doc®

	Owner Occupied ≤$5m		
Credit Grade	≤65%	75%	80%
A	7.04%	7.09%	7.19%

Max LVR: 80%
Term: 30 years
Interest Only: N/A
Income Assessment: Refer to Full Doc or Lite Doc®
Max Loan Size: $5m @ 80% LVR

Who qualifies for this offer?

We are looking to help the first responders and front line emergency workers that often put themselves in harm's way so that the rest of the community can safely get on with their lives. Putting "others before self".

Terms, conditions, fees, charges and La Trobe Financial lending criteria apply. Automatic accreditation through your aggregator. ^Depends on loan amount and risk grade of borrower.
**Interest only available. †Depends on acreage.

Construction Lending

Residential Construction

Vacant Land

Rates from^ 8.59 % p.a.

Purchase and Refinance

	<$3m		$3m - $10m		$10m - $50m	
Credit Grade	≤65%	75%	≤65%	75%	≤60%	70%
A	8.59%	8.69%	8.79%	9.19%	POA	POA
B	8.89%	9.14%	9.24%	9.54%	POA	POA
C1	10.14%	10.54%	10.24%	10.54%	POA	POA

Metro 75% LVR, Regional 70% LVR, Other 65% LVR.
Max LVR: 75%

Term: 2 years
Interest Only: 2 years

Income Assessment: Refer to Full Doc or Lite Doc®
Max Loan Size: $50m

Construction 8.59 % p.a. | 7.04 % p.a. (upon completion)

Rates from^

Construction

	1-2 dwellings (<$3m)			1-2 dwellings ($3m - $10m)			1-2 dwellings ($10m - $50m)		
Credit Grade	≤65%	75%	80%	≤65%	75%	80%	≤60%	70%	80%
A	8.59%	8.69%	8.79%	8.79%	9.19%		POA	POA	
B	8.89%	9.14%	9.34%	9.24%	9.54%		POA	POA	
C1	10.14%	10.54%	11.14%	10.24%	10.54%		POA	POA	

Max LVR: 80%
Term: 30 years

Interest Only: 1-5 years
Income Assessment: Refer to Full Doc or Lite Doc®

Max Loan Size: $3m @ 80% LVR $10m @ 75% LVR Up to $50m on application

Development Finance

Development Site Acquisition

Rates from^ 8.99 % p.a.

Commercial Advantage – Purchase, Refinance and Cash Out

	≤$5m	$5m - $15m	$15m - $50m
Credit Grade	75%	65%	65%
A	8.99%	9.99%	POA
B	9.99%	10.49%	POA

Max LVR: 75%
Term: 1-3 years

Interest Only: 1-3 years
Income Assessment: Refer to Term Sheet

Max Loan Size: $50m

Development Finance

Rates from^ 9.99 % p.a.

Multi-unit Construction in Metro Locations

	≤$5m	$5m - $15m		$15m - $50m	
Credit Grade	70%	65%	70%	65%	70%
A	9.99%	10.99%	11.29%	10.99%	11.29%
B	10.99%	11.49%	11.69%	11.49%	11.69%

Max LVR: 70%
Term: 1-3 years

Interest Only: 1-3 years
Income Assessment: Accountant's letter, Trading Statements or BAS

Max Loan Size: $50m

Residual Stock

Rates from^ 8.49 % p.a.

Development Sell Down

	≤$5m		$5m - $15m			$15m - $50m	
Credit Grade	70%	75%	65%	70%	75%	65%	75%
A	8.49%	8.99%	8.99%	9.29%	POA	9.49%	POA
B	9.34%	9.64%	9.64%	9.74%	POA	9.84%	POA

Max LVR: 75%
Term: 1-5 years

Interest Only: 1-5 years
Income Assessment: Refer to Term Sheet

Max Loan Size: $50m

A Proven Pathway

Terms, conditions, fees, charges and La Trobe Financial lending criteria apply. Automatic accreditation through your aggregator. ^Depends on loan amount and risk grade of borrower.

Commercial Lending

Full Doc

Rates from^ 7.94% p.a.

Purchase, Refinance, Debt Consolidation & Cash Out

	≤$5m				$5m - $10m			$10m - $50m
Credit Grade	60%	65%	70%	75%	60%	65%	70%	70%
A	7.94%	7.94%	8.44%	8.44%	8.64%	8.74%	8.99%	POA
B	8.64%	8.84%	8.94%	9.24%	8.94%	9.19%	9.39%	POA
C1	9.14%	9.54%	9.64%		9.59%	9.89%	10.14%	POA

Max LVR: 75%
Interest Only: 1-5 years
Max Loan Size: $50m
Term: 30 years
Income Assessment: 2 payslips or 2 years' financials

Lite Doc®

Rates from^ 8.59% p.a.

Purchase, Refinance, Debt Consolidation & Cash Out

	≤$5m				$5m - $10m			$10m - $50m
Credit Grade	60%	65%	70%	75%	60%	65%	70%	70%
A	8.59%	8.59%	8.59%	8.99%	8.99%	8.99%	9.19%	POA
B	9.04%	9.14%	9.34%	9.64%	9.29%	9.34%	9.64%	POA
C1	9.49%	9.59%	9.84%		9.59%	9.89%	10.14%	POA

Max LVR: 75%
Interest Only: 1-5 years
Max Loan Size: $50m
Term: 30 years
Income Assessment: Accountant's letter, Trading Statements or BAS

Lease Doc

Rates from^ 7.94% p.a.

Finance Leased Commercial Property

	≤$5m				$5m - $10m			$10m - $50m
Credit Grade	60%	65%	70%	75%	60%	65%	70%	70%
A	7.94%	7.94%	8.44%	8.44%	8.64%	8.74%	8.99%	POA
B	8.64%	8.84%	8.94%	9.24%	8.94%	9.19%	9.39%	POA
C1	9.14%	9.54%	9.64%		9.59%	9.89%	10.14%	POA

Max LVR: 75%
Interest Only: 1-5 years
Max Loan Size: $50m
Term: 30 years
Income Assessment: Full Lease Agreement

SMSF

Rates from^ 7.74% p.a.

Purchase & Refinance

	≤$5m				$5m - $10m			
Credit Grade	60%	65%	70%	75%	60%	65%	70%	75%
A	7.74%	7.74%	7.84%	8.04%	8.44%	8.74%	8.74%	
B	8.64%	8.84%	8.94%	9.24%	8.84%	9.19%	9.34%	
C1	9.14%	9.54%	9.64%		9.54%	9.64%	10.14%	

Max LVR: 75%
Interest Only: 1-5 years
Max Loan Size: $10m
Term: 30 years
Income Assessment: Rental Income SMSF Contribution

Commercial Advantage

Rates from^ 8.99% p.a.

Purchase, Refinance, Debt Consolidation & Cash Out

	≤$5m	$5m - $15m	$15m - $50m
Credit Grade	75%	65%	65%
A	8.99%	9.99%	POA
B	9.99%	10.49%	POA

Max LVR: 75%
Interest Only: 1-3 years
Max Loan Size: $50m
Term: 1-3 years
Income Assessment: Refer to Term Sheet

Rural Property

≥100 Acres

Rates from^ 9.99% p.a.

Rural Property ≥100 Acres

	≤$2m
Credit Grade	≤55%†
A	9.99%
B	10.24%

Max LVR: 55%**
Interest Only: 1-5 years
Max Loan Size: $2m
Term: 1-5 years
Income Assessment: Refer to Full Doc or Lite Doc®

Terms, conditions, fees, charges and La Trobe Financial lending criteria apply. Automatic accreditation through your aggregator. ^Depends on loan amount and risk grade of borrower.
†Depends on acreage. **Interest only available.

Residential and Commercial Application Fees

	A	B	C1	C2	C3
Residential Full Doc Owner-Occupied <$5m	$995	$995	n/a	n/a	n/a
Residential Lite Doc® Owner-Occupied <$5m	0.75%	0.75%	n/a	n/a	n/a
Residential Full Doc <$5m	0.75%	0.75%	1.50%	1.50%	1.50%
Residential Full Doc >$5m	1.25%	1.25%	1.75%	1.75%	n/a
Residential Lite Doc® <$5m	1.25%	1.25%	1.75%	1.75%	n/a
Residential Lite Doc® >$5m	1.25%	1.25%	1.75%	1.75%	n/a
Residential Bridging	1.25%	1.25%	1.25%	n/a	n/a
Residential Expatriate ≤$3m	0.75%	n/a	n/a	n/a	n/a
Residential Expatriate >$3m	1.25%	n/a	n/a	n/a	n/a
Non-Resident	1.50%	n/a	n/a	n/a	n/a
Residential SMSF	$995	1.25%	n/a	n/a	n/a
Commercial SMSF	1.25%	1.25%	1.75%	n/a	n/a
Residential Construction	1.25%	1.25%	1.50%	n/a	n/a
Commercial Advantage	1.50%	1.50%	n/a	n/a	n/a
Development Finance	1.50%	1.50%	n/a	n/a	n/a
Residual Stock	1.50%	1.50%	n/a	n/a	n/a
Rural ≥100 acres†	1.25%	1.25%	n/a	n/a	n/a
Commercial	1.25%	1.25%	1.75%	1.75%	n/a

Delivering Solutions, Case by Case

Visit the Broker Portal on our website to view Case Studies, or click on the links below:

Residential Full Doc
Meet Ben and Gemma

Residential Lite Doc®
Meet Vicky

Residential Full Doc – Cash Out
Meet Len

Residential Bridging Loan
Meet Cameron and Natalie

Expatriate Loan
Meet Jack

Non-Resident Loan
Meet Wei

Residential SMSF
Meet Louie and Marco

Everyday Heroes
Meet Roshni

Commercial Full Doc
Meet Peter

Commercial Lite Doc®
Meet Joe

Lease Doc
Meet Bruce and Nicole

Residual Stock
Meet Lachlan and Kate

†Depends on acreage.

Qantas Partnership

Earn **50,000 Qantas Points** with La Trobe Financial

PLUS an annual loyalty bonus

La Trobe Financial customers can now earn 50,000 Qantas Points when they settle an Eligible Residential Loan.#

Customers may also earn 15,000 bonus Qantas Points every year on the anniversary of their loan, for the first 5 years when the outstanding loan balance is $200,000 or more.#

Full Doc

Rates from^ 7.04 % p.a.

Owner Occupied Discount <$5m*			
Credit Grade	≤65%	75%	80%
A	7.04%	7.14%	7.24%
B	7.74%	8.04%	8.04%

	<$5m*		
Credit Grade	≤65%	75%	80%
A	7.14%	7.34%	7.39%
B	7.99%	8.14%	8.24%
C1	8.89%	9.39%	9.49%
C2	10.19%	10.39%	10.49%
C3	11.19%	11.39%	11.49%

Lite Doc®

Rates from^ 7.24 % p.a.

Owner Occupied Discount <5m*			
Credit Grade	≤65%	75%	80%
A	7.24%	7.29%	7.39%
B	8.19%	8.24%	8.34%

<$5m*			
Credit Grade	≤65%	75%	80%
A	7.34%	7.44%	7.49%
B	8.39%	8.49%	8.59%
C1	9.49%	9.69%	9.79%
C2	10.49%	10.69%	10.79%

Rural-Resi

Rates from^ 7.79 % p.a.

	Full Doc		Lite Doc®	
	≤100 acres (<$2.5m)		≤100 acres (<$2.5m)	
Credit Grade	≤65%	75%†	≤65%	75%†
A	7.79%	7.99%	8.49%	8.49%
B	8.49%	8.59%	8.89%	8.99%
C1	9.39%	9.89%	9.99%	10.24%
C2	10.69%	10.89%	10.99%	11.19%

Everyday Heroes

Rates from^ 6.84 % p.a.

Everyday Heroes Full Doc			
	Owner Occupied <$3m*		
Credit Grade	≤65%	75%	80%
A	6.84%	6.94%	7.04%

Everyday Heroes Lite Doc®			
	Owner Occupied <$3m*		
Credit Grade	≤65%	75%	80%
A	7.04%	7.09%	7.19%

#For Eligible Residential Loans between $100,000 and $3,000,000 inclusive. Terms and conditions and eligibility criteria apply, see latrobefinancial.com.au/loans/qantas-borrower-disclaimer for further details. This offer cannot be used in conjunction with any other advertised or promotional offer, and may be withdrawn, changed or removed at any time. Offer is not available to be redeemed by brokers or third party referrers of Eligible Borrowers to La Trobe Financial.
*Interest rate loading of 0.40% p.a. may apply, depending on loan amount or product type.
†Depends on acreage. ^Depends on loan amount and risk grade of borrower.

FREQUENT FLYER | La Trobe financial

Client Partnerships Team

Michelle Bannister
Director – Head of Distribution
0408 566 518

Suzanne Hemsworth
Senior Executive –
Head of Third Party Operations
0421 029 691

Daniel Coniglio
EGM – National Sales Manager
0490 305 126

NSW/ACT

NSW
Robert Boicheski
State Manager
Client Partnerships
0490 123 393

NSW
Waran Chandiran
Head of Enterprise
Growth
0413 847 657

NSW
Scott Shying
Senior Manager
Client Partnerships
0448 404 413

NSW
Will Hong
Senior Manager
Client Partnerships
0413 847 937

NSW
Paris Damiani
Senior Manager
Client Partnerships
0421 204 274

NSW
Steven Casham
Senior Manager
Client Partnerships
0483 316 053

NSW
Kash Chowdhury
Senior Manager
Client Partnerships
0476 109 924

NSW
Celia Li
Senior Manager
Client Partnerships
0432 631 795

NSW
John Carey
Senior Manager
Client Partnerships
0439 932 684

NSW
Jonathan Jovcevski
Senior Manager
Client Partnerships
0456 752 747

NSW
Anisha Shahi
Senior Manager
Client Partnerships
0432 884 544

NSW
Melanie Campbell
Relationship
Manager
0459 244 438

QLD

QLD
Michelle Rose
State Manager
Client Partnerships
0401 641 482

QLD
Gavin Robinson
Senior Manager
Client Partnerships
0438 637 490

QLD
Reece Hinchy
Senior Manager
Client Partnerships
0491 155 871

QLD
Carmen Walker
Senior Manager
Client Partnerships
0477 192 655

QLD
Karen Valenzuela
Senior Manager
Client Partnerships
0436 301 706

QLD
Jolene Farrow
Senior Manager
Client Partnerships
0467 444 740

WA/SA

WA
Paul Biddle
Senior Manager
Client Partnerships
0421 029 687

SA
Scott Hills
Senior Manager
Strategic Accounts
0440 126 085

SA
Stacey Madejewski
Senior Manager
Client Partnerships
0402 924 354

WA
Michelle Clark
Senior Manager
Client Partnerships
0484 933 380

VIC/TAS

VIC
Bryce Hill
State Manager
Client Partnerships
0490 305 010

VIC
Sally Carmichael
Head of
Intermediaries
0468 915 102

VIC
Jenny Do
Senior Manager
Client Partnerships
0431 223 721

VIC
Stephen Hoare
Senior Manager
Client Partnerships
0431 349 716

VIC/TAS
Daniel Kusnyer
Senior Manager
Client Partnerships
0423 843 923

VIC
Geoff Murphy
Senior Manager
Client Partnerships
0432 574 222

VIC
Jordie McKenzie
Senior Manager
Client Partnerships
0422 161 419

VIC
Engin Cosgun
Senior Manager
Client Partnerships
0490 123 385

VIC
Luke Mennea
Senior Manager
Client Partnerships
0481 941 525

VIC
Ilena Boris
Senior Manager
Client Partnerships
0402 665 170

VIC
Sharon Pryde
Senior Manager
Client Partnerships
0409 229 514

VIC
Tony Zhang
Senior Manager
Client Partnerships
0400 981 799

VIC
Marina Viknyanskaya
Senior Manager
Client Partnerships
0422 453 587

VIC
Aaron Petaia
Senior Manager
Client Partnerships
0456 026 429

VIC
Lachlan Treloar
Senior Manager
Client Partnerships
0447 639 939

VIC
Sally Chiem
Relationship
Manager
0447 220 460

Broker Help Line – 1800 528 346

Accreditations, Broker Portal access, etc. For a lending scenario contact your BDM above.

Broker Help Desk

Julie Smith
Client Partnerships
Manager
03 8610 2739

David Boulter
Client Partnerships
Associate
03 8610 2755

Steve Gomeze
Client Partnerships
Associate
03 8610 2774

Linda Gorski
Client Partnerships
Associate
0432 526 425

Ilda Lister
Client Partnerships
Associate
03 8610 2393

Adam Wood
Client Partnerships
Associate

Sandeep Singareddy
Client Partnerships
Associate

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The Target Market Determinations for our lending products are available on our website.

Awards & Ratings

2020 – 2026

2022 - 2026

2017 – 2025

2018 – 2020

2022

2024 – 2025

2019 – 2021

2024

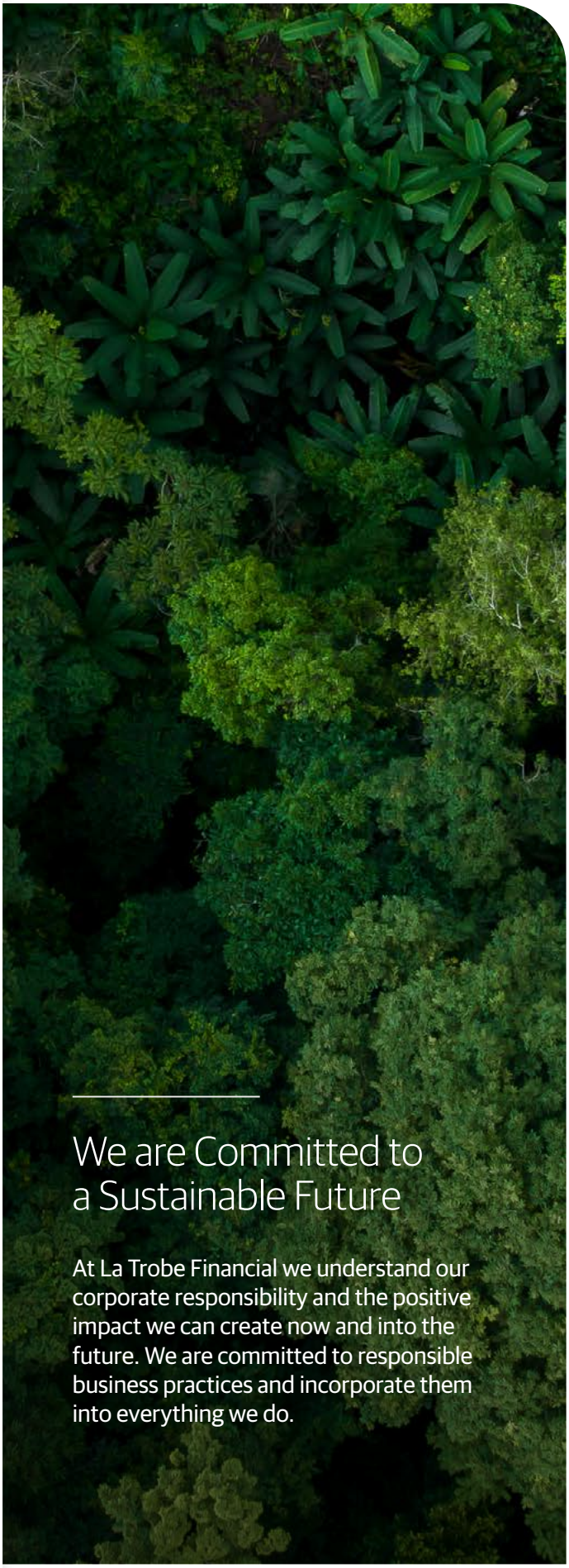
2021 – 2022

2021

2018 – 2024

2019 – 2021

To view full list of our awards and ratings please visit our Awards and Ratings page on our website.



We are Committed to a Sustainable Future

At La Trobe Financial we understand our corporate responsibility and the positive impact we can create now and into the future. We are committed to responsible business practices and incorporate them into everything we do.

You Only Need **One**

One Partner. Unmatched Solutions.

Full Doc

Rates from^
7.04 % p.a.

Lite Doc®

Rates from^
7.24 % p.a.

SMSF

Rates from^
7.34 % p.a.

Construction

8.59 % p.a. | Rates from^ 7.04 % p.a.
(upon completion)

Rural-Resi

≤100 Acres

Rates from^
7.79 % p.a.

Bridging

Rates from^
8.49 % p.a.

Vacant Land

Rates from^
8.59 % p.a.

Parent-2-Child

(P2C®)

Rates from^
2.50 % p.a.
Set by Parents

Aged Care

Rates from^
6.99 % p.a.

International

Rates from^
7.74 % p.a.

Lease Doc

Rates from^
7.94 % p.a.

Commercial Advantage

Rates from^
8.99 % p.a.

Development Finance

Rates from^
9.99 % p.a.

Everyday Heroes

Rates from^
6.84 % p.a.

Residual Stock

Rates from^
8.49 % p.a.

^Depends on loan amount and risk grade of borrower.

Check our awards & ratings

La Trobe financial

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