

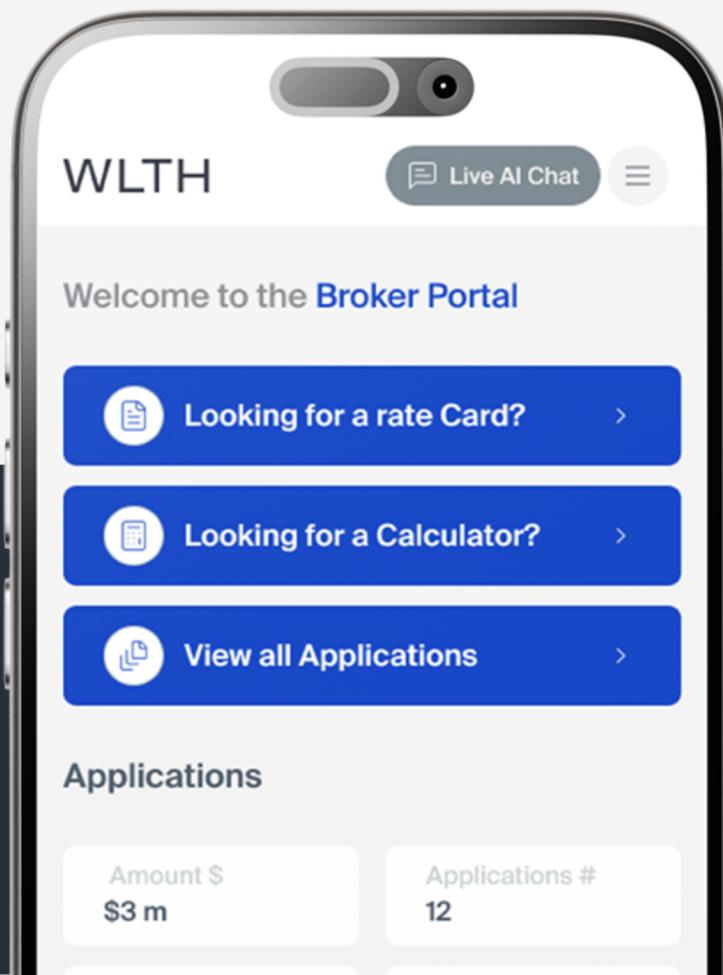
Smart

Bridging Loan Rate Card

Residential and Commercial Security - Variable

Rates from

7.79 % P.A.



NEW LENDING ONLY

Smart Bridging Loan Rate Card

Residential and Commercial Security - Variable

NEW LENDING ONLY

Rates

Loan Size per security	Maximum LVR	Owner Occupied	Investment
Up to \$3m	65% LVR	7.79%	7.79%
	75% LVR	7.89%	7.89%
	80% LVR	7.99%	7.99%
\$3m to \$10m	65% LVR	7.99%	7.99%
	75% LVR	8.29%	8.29%
\$10m to \$25m	70% LVR	By Request	By Request

Applicable Interest Rate Loadings and Rules

Interest Only	Interest Only during Bridging period for maximum of 2 years. The calculated Interest requirement for the Bridging period is included in the approved loan amount to cover Interest payments during the period of peak debt.
Loan Term	Max 2 Year Loan Term - Residual debt up to 30 years
Residual Debt Rules	Interest Rate reverts to Standard Variable (Either Full or Lo Doc) post Bridging period. Max 30 Year Term Max LVR: 80% Residential and 70% Commercial security Residual debt serviceability must be demonstrated & ascertained upfront prior to approval of the bridging facility
Bridging Loan Rules	Max LVR: 80% Residential security and 70% Commercial security An interest budget is included in the approved loan amount to cover the interest payments during the period of peak debt No Early Repayment Fee to apply upon partial discharge of the existing security
Minimum Loan Size	From \$100k
Max Loan Size	Up to \$25m on case by case basis
Security	Residential or Commercial 50 sqm minimum (exclusive of balconies & car parking)
Acceptable Income	Payg, Self Employed, Company, Trusts, & Lo Doc
Acceptable Purpose	Purchase or Construct prior to selling an existing property. (Debt consolidation is available providing it fits within the maximum LVR)
Credit Conduct	Credit impaired with minor life event impairment considered (Rate loadings may apply)
Locations	All locations considered

Smart Bridging Loan Rate Card

Residential and Commercial Security - Variable

NEW LENDING ONLY

Applicable Fees

Application Fee	1.25%
Valuation Fee	\$440 plus GST (Where Valuation Costs are greater than \$440 plus GST we will provide a quote) [\$60 plus GST for AVM]
Legal/Doc Prep Fee	\$880 plus 3rd party costs
Monthly Fee	\$15
Construction Progress Payment Fee	From \$230 per Progress Payment (Valuation Processing Fees apply)
Settlement Fee	\$399
Discharge Fee	\$535 plus 3rd party costs
Other Fees	Other fees and charges may apply

Maximum Loan Amounts

	LVR (%)	Bridging
Existing Dwelling	< 75%	\$10m
	< 80%	\$3m
	Case by Case	\$25m

Documentation and Validation

All Applications	Fully completed loan application. Customer Identification completed. Contract of Sale (Purchases) Construction Contract, Building Plans, and Specifications (Construction)
Full Doc	PAYG: 2 most recent payslips and letter of employment/contract of employment Self Employed: Last 2 years Personal Tax Returns plus Individual Notice of Assessments for Sole Traders/Partnerships or 2 years Financials plus 2 years Personal Tax returns plus Individual Notice of Assessments for Companies/Trusts.
Lo Doc	Borrower Repayment Declaration PLUS one of the following: Accountants Declaration, 12 months BAS Statements, 12 months Trading Statements.

Please refer to the Postcode Guides for more details on acceptable security locations and LVR limitations.
Subject to lending criteria. Other conditions, fees and charges may apply.
Information correct as at 9th March 2026 Information provided is accurate as at the issue date and is subject to change without notice.