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# ULTRA CONSTRUCTION

**CONSTRUCTION LOAN | OWNER OCCUPIED & INVESTMENT**  
**INCLUDES ACCEPTABLE TEMPORARY VISA HOLDERS**

<b>Loan Purpose:</b>	<b>Construction of Owner Occupied or Investment securities</b> <b>Postcode exclusions include: 4006, 4702, 6721 &amp; 6722</b>				
<b>Maximum LVR:</b>	90%				
<b>Maximum Loan Amount:</b>	<b>LVR Bands</b>	<b>Inner City</b>	<b>Metro (Cat 1)</b>	<b>Non Metro (Cat 2)</b>	<b>Regional</b>
	LVR <70%	\$1,500,000	\$1,500,000	\$1,250,000	\$900,000
	LVR <80%	\$1,250,000	\$1,500,000	\$1,100,000	\$800,000
	LVR <90%	N/A	\$1,100,000	\$900,000	N/A
	LVR <95%	N/A	\$900,000	\$750,000	N/A

<b>Rate Options:</b> <b>Cat 1 &amp; 2 locations</b> <b>(Inner City, High Density</b> <b>&amp; High Risk max LVR 80%)</b>	<b>Owner Occupied (P&amp;I up to \$1,000,000)</b>	<b>Investment (P&amp;I or IO to \$1,000,000)</b>
	2.50% up to 60%	2.70% up to 60%
	2.60% up to 70%	2.80% up to 70%
	2.70% up to 80%	2.90% up to 80%
	3.20% up to 90%	3.40% up to 90%
	<b>Owner Occupied (P&amp;I up to \$1,500,000)</b>	<b>Investment (P&amp;I or IO to \$1,500,000)</b>
	2.80% up to 60%	3.00% up to 60%
	2.90% up to 70%	3.10% up to 70%
3.00% up to 80%	3.20% up to 80%	
3.50% up to 90%	3.70% up to 90%	

<b>Rate Options</b> <b>Regional &amp; Unclassified</b> <b>postcodes</b> <b>(*LMI required if LVR</b> <b>over 75% - max LVR</b> <b>75% if Unclassified)</b>	<b>Owner Occupied (P &amp; I up to \$1,000,000)</b>	<b>Investment (P &amp; I up to \$1,000,000)</b>
	2.80% up to 60%	3.00% up to 60%
	2.90% up to 70%	3.10% up to 70%
	3.00% up to 80%	3.20% up to 80%
	<b>Owner Occupied (P &amp; I up to \$1,500,000)</b>	<b>Investment (P &amp; I up to \$1,500,000)</b>
	3.10% up to 60%	3.30% up to 60%
	3.20% up to 70%	3.40% up to 70%
	3.30% up to 80%	3.50% up to 80%

<b>Interest Only:</b>	No Interest Only Loading for Investment
<b>Term:</b>	Up to 30 years
<b>Security:</b>	Residential House & Land
<b>Key Features:</b>	Internet   ATM/EFTPOS access   BPAY®   Salary Credit   Redraw Facility   100% Offset
<b>Policy Criteria:</b>	No Annual Fee is applicable to Owner Occupied Construction Loans less than 80% LVR

<b>WHAT YOU NEED TO KNOW</b>	
Loan Application Fee:	\$299.00
Construct Admin Fee:	\$750.00
Valuation Fee:	\$484.00 (or at cost and paid in advance)
Lenders Legal Fee:	\$440.00 (plus any related costs incurred)
Annual Fee:	\$395.00 (does not apply for OO LVR's up to 80%)
Settlement Fee:	\$399.00
Progress Val Fee(s):	\$925.00 (includes 5 progress inspections or actual cost)
Discharge Fee:	\$535.00 plus 3rd party costs

Subject to Lender criteria. Other conditions, fees and charges may apply. Information correct as at 1st November 2021.

Australian Credit Licence Number 382 606