

Loan Size per security	Maximum LVR	Investment	
		Rate	Comparison
Up to \$2m	60% LVR	7.00%	7.61%
	70% LVR	7.00%	7.61%
	75% LVR	7.10%	7.71%
	80% LVR	7.10%	7.71%
	85% LVR	7.40%	8.01%
\$2m to \$2.5m	60% LVR	6.90%	7.51%
	70% LVR	6.90%	7.51%
	75% LVR	7.00%	7.61%
	80% LVR	7.30%	7.91%

Applicable Interest Rate Loadings, Product Features and Requirements

Foreign Income Add 0.5%.

Interest Only up to 3 years add 0.40% and monthly repayments only, Max LVR 75%, and Max loan amount \$1.5m.

Purchase and Refinance Loans ≤ \$2.0m max LVR 85% and ≤ \$2.5m max LVR 80%.

Construction Loans Add 0.8%, Max LVR 85%, and Max loan amount \$1.5m.

Unclassified postcodes Max LVR 75%.

Inner-City, Units/Apartments in High Density, High Risk, Regional postcodes, and WA, TAS, NT states Max LVR 80%.

Lenders Protection Fee Standard Lending (Incl NDIS properties):

- Loan size ≤ \$1.5m (LVR ≤ 70% - 0.50%, LVR ≤ 75% - 1.00%, LVR ≤ 80% - 1.50%, LVR ≤ 85% - 2.00%)
- Loan size ≤ \$2.0m (LVR ≤ 70% - 1.00%, LVR ≤ 75% - 1.50%, LVR ≤ 80% - 2.00%, LVR ≤ 85% - 2.50%)
- Loan size ≤ \$2.5m (LVR ≤ 70% - 1.50%, LVR ≤ 75% - 2.00%, LVR ≤ 80% - 2.50%)
- NDIS as above
- Multi Dwelling (More than 6 rooms and/or with 2 or more dwellings on 1 title-excludes duplex) / Co-Living Properties +1.00% additional loading on Lenders Protection Fee

Construction Risk Fee:

- Loan size ≤ \$1.5m (LVR ≤ 70% - 1.50%, LVR ≤ 75% - 2.00%, LVR ≤ 80% - 2.50%, LVR ≤ 85% - 3.00%)
- NDIS Loan size > \$1.5m and ≤ \$2.0m acceptable +1.00% additional loading on Construction Risk Fee
- Multi Dwelling (More than 6 rooms and/or with 2 or more dwellings on 1 title-excludes duplex) / Co-Living Properties +1.00% additional loading on Construction Risk Fee

NDIS Properties: No IO (Construction Interest Only term 12 months followed by P&I repayments), Max LVR 90% with Max Loan Amount \$1.5m for established properties, and Max 25 year loan term.

Qualification - Acceptable Countries

Brunei, Canada, China, France, Germany, Hong Kong, India, Indonesia, Japan, Macau, Malaysia, New Zealand, Philippines, Saudi Arabia, Singapore, South Africa, Switzerland, United Kingdom, United Arab Emirates, United States of America and any other European Commission countries not specified in this list (this list is subject to change).

Applicable Fees

Application Fee	\$595
Construction Administration Fee	\$1500
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	\$297
Annual Fee	\$495
Settlement Fee	\$590
Discharge Fee	\$1500 plus 3rd party costs
Other Fees	Other fees and charges may apply, please refer to Loan and Solicitor fees

Maximum Loan Amount

	Metro	Non-Metro	Inner City	Regional
< 70%	\$2.5m	Refer to Policy	Refer to Policy	Refer to Policy
< 80%	\$2.5m	Refer to Policy	Refer to Policy	Refer to Policy
< 90%	\$2.0m	Refer to Policy	N/A	N/A
< 95%	\$1.5m	Refer to Policy	N/A	N/A

The maximum aggregate borrowing for an individual borrower is \$4.0 million. Where the individual is both an individual borrower and a co-borrower as a Director of their company a combined maximum exposure tests of \$4.0m applies. Maximum individual loan is \$2.5m. A single 100% Offset is included with each loan split - Please use Application checklist to request further offset accounts.

Please refer to the Postcode Guides for more details on acceptable security locations and LVR limitations. Capitalisation of LPF / CRF above Max LVR not acceptable.

**Legal fees do not cover disbursements, government charges, and funder's contract processing fee. Subject to lending criteria. Other conditions, fees and charges may apply.

Information correct as at 20 November 2023. Information provided is accurate at issue date and subject to change without notice.

Comparison Rate Warning: The comparison rate is based on a loan of \$150,000 over a term of 25 years P&I, fees include; application fee, estimated legal, settlement fee, estimated valuation fee, applicable annual fees, and discharge fee. WARNING: This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan.