

UltraXConstruction

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|----------------------------------|------------------|-------------------------------|
| Ultra X95 | Loan Term | Approved Builders List |
| Owner Occupied to 95% LVR | 7.85% | |
| | 30 years | |

Builder Consent MUST be sought before submitting loan

Maximum Loan Size & LVR Matrix

| LVR | Metro | Non-Metro | Regional |
|--------------|-------------|-----------|-----------|
| 0 – 70% | NA | NA | NA |
| 70.01% - 90% | NA | NA | NA |
| 90.01% – 95% | \$1,000,000 | \$850,000 | \$750,000 |

Maximum LVR for Metro, Non-Metro & Regional postcode properties for land and construction loans is 95% for approved Builders subscribing to this program.

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|--------------------------------|----------|---------------------------------|----|
| Construction Loading | Included | Company / Trust Borrowers | NA |
| Inner City, Regional & Unclass | NA | High Density Units / Apartments | NA |
| | | Interest Only | NA |

Program Features & Relevant Information:

- Available only through approved builders: Catapult Property Group, G Developments, Sun vista Homes & Keycon
- Available for house & land construction of Owner-occupied securities in Metro, Non-Metro, Regional Locations.
- Available for PAYG & Self Employed.
- Must have a clear Credit history.
- Funds to complete from:
 - Applicant(s) Contribution
 - Government First Home Buyers Grant
 - Non-Refundable Gift (Stat Dec required)
 - Builder incentive (Confirmation required)
 - Home Builder incentive (if applicable)
- Includes Offset Account, BPAY, Internet Banking, ATM/EFTPOS access, redraw once construction complete.
- Interest Only available during constructions up to 12 months followed by principal & Interest repayments.
- Progress draw fees may be higher on application subject to location.
- Reapproval Fee of \$200 is applicable after 90 days from original approval date.
- Minimum Credit Score 600

Ultra X Application Fees

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|-------------------|----------|-----------------------|---------------|
| Application Fee | \$499.00 | Construct Admin Fee | \$750.00 |
| Valuation fees | \$484.00 | Progress Drawdown Fee | From \$925.00 |
| Lenders Legal Fee | \$440 | Settlement Fee | \$399.00 |
| Annual Fee | \$395 | Discharge fee approx. | \$795.00 |