

Loan Size per security	Maximum LVR	Owner Occupied		Investment	
		Rate	Comparison	Rate	Comparison
Up to \$1.5m	95% LVR	8.29%	8.93%	N/A	N/A
Up to \$1.75m	90% LVR	8.29%	8.93%	8.59%	9.24%
Up to \$2.0m	60% LVR	7.39%	7.68%	7.69%	8.33%
	70% LVR	7.39%	7.68%	7.69%	8.33%
	80% LVR	7.49%	7.78%	7.79%	8.43%
	85% LVR	7.79%	8.43%	8.09%	8.73%
\$2m to \$2.5m	60% LVR	7.89%	8.19%	N/A	N/A
	70% LVR	7.89%	8.19%	N/A	N/A
	80% LVR	7.99%	8.29%	N/A	N/A

### Applicable Interest Rate Loadings

Rates quoted above include a 0.80% Interest rate loading that applies during the Construction Period and drops off after final drawdown.

#### Interest Only:

If Interest Only continuing after construction period then an Interest Only loading will apply to Principal and Interest rate at the time of completion. Current Interest Only loading is 0.4%.

Additional Interest Only term for Owner Occupied loans > 80% LVR not allowed.

Maximum Interest Only term for Investment loans > 80% LVR 36 months.

**Unclassified postcodes** Max LVR 75%

**Inner-City, Units/Apartments in High Density, High Risk, and Regional postcodes** Max LVR 80%

**Construction Risk Fee (CRF) Standard Lending:** O/O (LVR ≤ 75% - 0.50%, LVR ≤ 80% - 1.00%, LVR ≤ 85% - 2.00%, LVR ≤ 90% - 3.00%, LVR ≤ 95% - 4.50%) & INV (LVR ≤ 75% - 1.00% LVR ≤ 80% - 1.50%, LVR ≤ 85% - 2.50%, LVR ≤ 90% - 3.50%)

**Construction Risk Fee (CRF) Multi Dwelling (excludes Duplex)/Co-Living:** (LVR ≤ 75% - 2.50%, LVR ≤ 80% - 3.00%, LVR ≤ 85% - 3.50%, LVR ≤ 90% - 4.50%)

**NDIS Properties:** add 0.00% to applicable interest rate, Max LVR 90%, Max Loan Term 25 years, Max Loan Amount \$1.5m, and IO available during construction period only.

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.

### Applicable Fees

Application Fee	\$595
Construction Administration Fee	\$750
Valuation Fee	\$440 plus GST (Where Valuation Costs are greater than \$440 plus GST we will provide a quote)
Progress Payment Fee	\$925 for Standard Residential, \$1275 for NDIS & Co-Living
Legal/Doc Prep Fee	\$297
Annual Fee – If Applicable	\$0 - Owner Occupied ≤80% LVR or \$395 if O/O >80% and all Investment purpose at any LVR
Settlement Fee	\$590
Discharge Fee	\$795 plus 3rd party costs

### 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

#Maximum LVR for Inner-City, High Density, and High Risk is 80%. Maximum LVR for Regional and Unclassified Postcodes is 75%. Capitalisation of CRF above Max LVR not acceptable.

Please refer to the Postcode Guides for more details on acceptable security locations and LVR limitations. ^Construction loans will have an initial valuation fee and 1 progress inspection fee per progress payment, progress payment will be charged at costs and may vary depending on the location. \*\*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 24 November 2023 Information provided is accurate as at the issue date and is 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.