

Ocean/Ultra

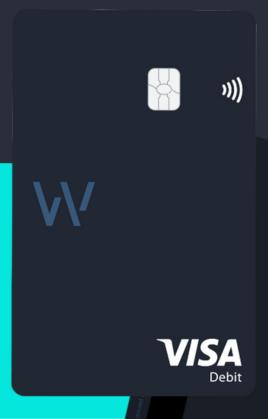
Construction Rate Card

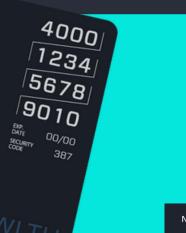
Variable - NDIS

Variable Rates from



*Parley Ocean Card available with this product.





NEW LENDING ONLY



Ultra Construction Rate Card

Variable - NDIS

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Rates

NDIS Restrictions

		Owner Occupied		Investment	
Loan Size per security	Maximum LVR	Rate	Comparison	Rate	Comparison
Up to \$2.0m	60% LVR	6.44%	6.80%	6.74%	7.47%
	70% LVR	6.44%	6.80%	6.74%	7.47%
\$2m to \$3m	60% LVR	6.94%	7.31%	N/A	N/A
	70% LVR	6.94%	7.31%	N/A	N/A

Applicable Interest Rate Loadings

• •		•			
Construction Rate Loading	Construction rates quoted above attract an additional 0.80% Interest rate loading that will apply during the Construction Period and drops off after final drawdown returning to the revert rate.				
Interest Only	Interest Only during Construction period only. (Up to 24 months)				
Maximum LVR by Postcodes (Refer to Policy Schedules for Postcodes)			High Density, Inner-City, High Risk, Non Metro, and Unclassified 70%.		
Il Inaccentable Postcodes for Owner Occupied		Western Australia- Queensland- 4183	6721 & 6722		
Unacceptable Postcodes for Investment		Victoria- 3024, 3029, 3030, 3216, 3217, 3335, 3337, 3338, 3340, 3350, 3351, 3352, 3355, 3356, 3358, 3500, 3753, 3977, & 3978 South Australia- 5113, 5114, 5115, 5116, 5117, & 5118 Western Australia- 6052, 6053, 6054, 6055, 6056, 6063, 6069, 6104, 6111, 6112, 6122, 6164, 6167, 6168, 6169, 6170, 6171, 6180, 6208, 6210, 6211, 6721, & 6722 Nothern Territory- 0823 & 0839 New South Wales- 2739 Queensland- 4014, 4017, 4032, 4034, 4036, 4053, 4159, 4163, 4164, 4165, 4183, 4344, 4350, 4352, 4811, 4814, 4815, 4816, & 4817			
NDIS Multi Dwelling (Over 6 Rooms)		Construction rates quoted above attract an additional 1.00% Interest rate loading that applies for securities over 6 rooms and have a Maximum LVR of 70%.			
			Trustee Borrower with Individual Trustees Only, OR Trustee Borrower with Individual OR Company Trustee, and Company Borrowers		
	Maximum 10% cond Maximum of 70% gr	centration limit for any devel ross acceptable NDIS Incom	I construction loans - inclusive of fees and charges. opment by new estates/sub-divisions postcodes or localities. ne for servicing. apply. Liquid assets will need to be evidenced as held for 3 months and can include		

Alternative Use Value as deemed by the valuer.

NOTE: These restrictions are not applicable to Owner Occupied SDA participants or Investors who are SDA Participant family members.

debts with existing household income prior to including the new debt and associated rental income.

Customer SDA due diligence will apply: SDA letter, or due diligence report, AND accountant certificate confirming the borrower/s are

Limit of one construction loan in progress at any one time and the first property must have at least one tenant before starting a

Total loan amount for construction loans to be capped to the lower of 70% of Discounted Cash Flow Value (DCF) or 100% of

Cash out from existing mortgages (i.e. equity release), used to fund the deposit of the new construction loan, must service existing

The maximum aggregate borrowing for an individual borrower is \$7.5 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 \$7.5m applies. Maximum individual NDIS loan is \$3m. Max Loan Term 300 months.

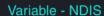
Comparison Rate Warning: The comparison rate is based on a loan of \$150,000 over a term of 25 years P&I, fees include; application fee, estimated legal, settlement fee, estimated valuation fee, applicable annual fees, and discharge fee. WARNING: This comparison rate applies only to the example or examples 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.

cash, shares, redraw, term deposits etc.

a Sophisticated Investor will need to be supplied as part of loan.

Maximum of 2 completed NDIS properties per household.

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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	\$1275 Metro and \$3,000 Non-Metro for NDIS			
Legal/Doc Prep Fee	\$297 Plus Outlays			
Annual Fee – If Applicable	\$0 Owner Occupied or \$395 all Investment purpose			
Settlement Fee	\$590			
Construction Risk Fee (CRF) NDIS	O/O & INV: LVR ≤ 70% - 1.25% NDIS Multi Dwelling: LVR ≤ 75% - 2.50%			
Discharge Fee	\$795 plus 3rd party costs			

Maximum Loan Amounts

	LVR (%)	Metro	Non-Metro	Inner City
New Construction	< 70%	\$3m (\$2m INV)	\$3m (\$2m INV)	\$3m (\$2m INV)

Capitalisation of CRF above Max LVR not acceptable.

Please refer to the Postcode Guides for more details on acceptable security locations and LVR limitations.

**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 28 February 2025 Information provided is accurate as at the issue date and is subject to change without notice.