

Ocean/Ultra

Residential Construction

Fixed Rate Card

Fixed Rates from

7.20 % P.A.



NEW LENDING ONLY

Ocean/Ultra - Residential Construction

Fixed Rate Card

NEW LENDING ONLY

Rates

| | | Owner Occupied | | | | |
|------------------------|-------------|----------------|--------|--------|--------|--------|
| Loan Size per security | Maximum LVR | 1 YR | 2 YR | 3 YR | 4 YR | 5 YR |
| Up to \$3.5m | 70% LVR | 7.20% | 7.20% | 7.20% | 7.30% | 7.30% |
| | | 6.35%* | 6.47%* | 6.58%* | 6.72%* | 6.82%* |
| | 80% LVR | 7.30% | 7.30% | 7.30% | 7.40% | 7.40% |
| | | 6.46%* | 6.57%* | 6.68%* | 6.82%* | 6.92%* |
| Up to \$3m | 90% LVR | 7.80% | 7.80% | 7.80% | 7.90% | 7.90% |
| | | 7.33%* | 7.45%* | 7.56%* | 7.70%* | 7.80%* |
| Up to \$2m | 95% LVR | 8.10% | 8.10% | 8.10% | 8.20% | 8.20% |
| | | 7.81%* | 7.91%* | 8.00%* | 8.13%* | 8.21%* |

*Comparison Rates

| | | Investment | | | | |
|------------------------|-------------|------------|--------|--------|--------|--------|
| Loan Size per security | Maximum LVR | 1 YR | 2 YR | 3 YR | 4 YR | 5 YR |
| Up to \$3.5m | 70% LVR | 7.50% | 7.50% | 7.50% | 7.60% | 7.60% |
| | | 7.07%* | 7.19%* | 7.30%* | 7.44%* | 7.54%* |
| | 80% LVR | 7.60% | 7.60% | 7.60% | 7.70% | 7.70% |
| | | 7.17%* | 7.29%* | 7.40%* | 7.54%* | 7.64%* |
| Up to \$3m | 90% LVR | 8.10% | 8.00% | 8.10% | 8.20% | 8.20% |
| | | 7.67%* | 7.78%* | 7.91%* | 8.05%* | 8.15%* |
| Up to \$2m | 95% LVR | 8.40% | 8.40% | 8.40% | 8.50% | 8.50% |
| | | 7.89%* | 8.02%* | 8.14%* | 8.30%* | 8.41%* |

*Comparison Rates

Applicable Product Information

| | |
|---|---|
| Construction Loading | NIL construction loading applied. Refer to Interest Only below during construction period. |
| Interest Only | Rate quoted includes 0.40% Interest Only loading during Fixed Rate Period and monthly repayments only Owner Occupied Interest Only limited to 50% of total loan amount secured against PPR. Investment Max LVR for Interest Only 90% Owner Occupied Max LVR for Interest Only 80% |
| Maximum LVR by Postcodes (Refer to Policy Schedules for Postcodes) | Maximum LVR greater than 80% is subject to further approval. Maximum LVR for Inner-City and High-Density postcodes is 95% subject to further approval. Maximum LVR for High-Risk postcodes is 90% subject to further approval. Non-Metro Postcodes – Maximum LVR where the property is in a town with a population > 10,000 or is within 15k radius of the GPO in a town with a population > 50,000 is classified as type A (Max LVR 95%) otherwise type B (Max LVR 80%) Regional Postcodes – Maximum LVR where the property is in a town with a population > 10,000 or is within 15k radius of the GPO in a town with a population > 50,000 is classified as type A (Max LVR 80%) otherwise type B (Max LVR 65%) Please refer to the Postcode Guide for more details on acceptable security locations, LVR limitations if applicable, and type A and B Non-Metro/Regional postcode classifications. |
| Unacceptable Postcodes | New South Wales - 2747 Queensland - 4183 |
| Maximum Exposure | The maximum aggregate borrowing for an individual borrower is \$10 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 \$10m applies. Maximum individual loan is \$3.5m. |
| Servicing Advantage | Servicing buffer 0% applicable to 5 year fixed |

*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.

Ocean/Ultra - Residential Construction

Fixed Rate Card

NEW LENDING ONLY

Applicable Fees

| Application Fee | \$595 (No application fee for Owner Occupied) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|--|----------------|------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Construction Administration Fee | \$750 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Valuation Fee | \$440 plus GST (Where Valuation Costs are greater than \$440 plus GST we will provide a quote) [\$60 plus GST for AVM] | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Progress Payment Fee | \$925 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Legal/Doc Prep Fee | \$297 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Annual Fee – If Applicable | \$395 on all Investment loans or if Owner Occupied >80% LVR | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Settlement Fee | \$590 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Fixed Rate Lock Fee | \$495 (Form required on application submission, valid for 90 days, non-refundable) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Construction Risk Fee (CRF) Standard Lending | <table border="1"> <thead> <tr> <th>OWNER OCCUPIED</th> <th>INVESTMENT</th> </tr> </thead> <tbody> <tr><td>LVR ≤ 80% - 0.25%</td><td>LVR ≤ 80% - 0.25%</td></tr> <tr><td>LVR ≤ 81% - 1.75%</td><td>LVR ≤ 81% - 2.25%</td></tr> <tr><td>LVR ≤ 82% - 2.00%</td><td>LVR ≤ 82% - 2.50%</td></tr> <tr><td>LVR ≤ 83% - 2.25%</td><td>LVR ≤ 83% - 2.75%</td></tr> <tr><td>LVR ≤ 84% - 2.50%</td><td>LVR ≤ 84% - 3.00%</td></tr> <tr><td>LVR ≤ 85% - 2.50%</td><td>LVR ≤ 85% - 3.25%</td></tr> <tr><td>LVR ≤ 86% - 3.00%</td><td>LVR ≤ 86% - 3.50%</td></tr> <tr><td>LVR ≤ 87% - 3.25%</td><td>LVR ≤ 87% - 3.75%</td></tr> <tr><td>LVR ≤ 88% - 3.50%</td><td>LVR ≤ 88% - 4.00%</td></tr> <tr><td>LVR ≤ 89% - 3.75%</td><td>LVR ≤ 89% - 4.25%</td></tr> <tr><td>LVR ≤ 90% - 3.75%</td><td>LVR ≤ 90% - 4.50%</td></tr> <tr><td>LVR ≤ 91% - 4.50%</td><td>LVR ≤ 91% - 4.75%</td></tr> <tr><td>LVR ≤ 92% - 5.00%</td><td>LVR ≤ 92% - 5.50%</td></tr> <tr><td>LVR ≤ 93% - 5.25%</td><td>LVR ≤ 93% - 5.75%</td></tr> <tr><td>LVR ≤ 94% - 5.50%</td><td>LVR ≤ 94% - 6.00%</td></tr> <tr><td>LVR ≤ 95% - 5.75%</td><td>LVR ≤ 95% - 6.25%</td></tr> </tbody> </table> | OWNER OCCUPIED | INVESTMENT | LVR ≤ 80% - 0.25% | LVR ≤ 80% - 0.25% | LVR ≤ 81% - 1.75% | LVR ≤ 81% - 2.25% | LVR ≤ 82% - 2.00% | LVR ≤ 82% - 2.50% | LVR ≤ 83% - 2.25% | LVR ≤ 83% - 2.75% | LVR ≤ 84% - 2.50% | LVR ≤ 84% - 3.00% | LVR ≤ 85% - 2.50% | LVR ≤ 85% - 3.25% | LVR ≤ 86% - 3.00% | LVR ≤ 86% - 3.50% | LVR ≤ 87% - 3.25% | LVR ≤ 87% - 3.75% | LVR ≤ 88% - 3.50% | LVR ≤ 88% - 4.00% | LVR ≤ 89% - 3.75% | LVR ≤ 89% - 4.25% | LVR ≤ 90% - 3.75% | LVR ≤ 90% - 4.50% | LVR ≤ 91% - 4.50% | LVR ≤ 91% - 4.75% | LVR ≤ 92% - 5.00% | LVR ≤ 92% - 5.50% | LVR ≤ 93% - 5.25% | LVR ≤ 93% - 5.75% | LVR ≤ 94% - 5.50% | LVR ≤ 94% - 6.00% | LVR ≤ 95% - 5.75% | LVR ≤ 95% - 6.25% |
| OWNER OCCUPIED | INVESTMENT | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| LVR ≤ 80% - 0.25% | LVR ≤ 80% - 0.25% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| LVR ≤ 81% - 1.75% | LVR ≤ 81% - 2.25% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| LVR ≤ 82% - 2.00% | LVR ≤ 82% - 2.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| LVR ≤ 83% - 2.25% | LVR ≤ 83% - 2.75% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| LVR ≤ 84% - 2.50% | LVR ≤ 84% - 3.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| LVR ≤ 85% - 2.50% | LVR ≤ 85% - 3.25% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| LVR ≤ 86% - 3.00% | LVR ≤ 86% - 3.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| LVR ≤ 87% - 3.25% | LVR ≤ 87% - 3.75% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| LVR ≤ 88% - 3.50% | LVR ≤ 88% - 4.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| LVR ≤ 89% - 3.75% | LVR ≤ 89% - 4.25% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| LVR ≤ 90% - 3.75% | LVR ≤ 90% - 4.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| LVR ≤ 91% - 4.50% | LVR ≤ 91% - 4.75% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| LVR ≤ 92% - 5.00% | LVR ≤ 92% - 5.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| LVR ≤ 93% - 5.25% | LVR ≤ 93% - 5.75% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| LVR ≤ 94% - 5.50% | LVR ≤ 94% - 6.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| LVR ≤ 95% - 5.75% | LVR ≤ 95% - 6.25% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Discharge Fee | \$795 plus 3rd party costs | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Fixed Rate Break Costs | Calculated at the time of breaking a Fixed Rate prior to the end of the Fixed Rate period. Not applicable after 3 years. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Other Fees | Other fees and charges may apply | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Maximum Loan Amounts

| | Max Loan by LVR | Metro/Non-Metro | Inner City | Regional |
|-------------------|-----------------|-----------------|------------|----------|
| Existing Dwelling | ≤ 70% | \$3.5m | \$3.5m | \$3.0m |
| | 70.01% - 80% | \$3.5m | \$3.5m | \$2.0m |
| | 80.01% - 90% | \$3.0m | \$3.0m | N/A |
| | 90.01% - 95% | \$2.0m | \$2.0m | N/A |

Offset account not available on Fixed Rate loans.

Capitalisation of LPF 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 9th February 2026. Information provided is accurate at issue date and subject to change without notice.