

Ocean/Ultra

Residential Construction

Fixed Rate Card

Rates from

5.95% P.A.



NEW LENDING ONLY

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Rates

Loan Size per security	Maximum LVR	Owner Occupied				
		1 YR	2 YR	3 YR	4 YR	5 YR
Up to \$3.5m	70% LVR	5.95%	6.05%	6.15%	6.25%	6.35%
		5.73%*	5.73%*	5.73%*	5.76%*	5.77%*
	80% LVR	6.05%	6.15%	6.25%	6.35%	6.45%
		5.83%*	5.83%*	5.83%*	5.86%*	5.87%*
Up to \$3m	90% LVR	6.55%	6.65%	6.75%	6.85%	6.95%
		6.70%*	6.70%*	6.70%*	6.74%*	6.74%*
Up to \$2m	95% LVR	7.05%	7.15%	7.25%	7.35%	7.45%
		7.20%*	7.20%*	7.20%*	7.23%*	7.24%*

*Comparison Rates

Loan Size per security	Maximum LVR	Investment				
		1 YR	2 YR	3 YR	4 YR	5 YR
Up to \$3.5m	70% LVR	6.25%	6.35%	6.45%	6.55%	6.65%
		6.44%*	6.44%*	6.44%*	6.48%*	6.49%*
	80% LVR	6.35%	6.45%	6.55%	6.65%	6.75%
		6.54%*	6.54%*	6.54%*	6.58%*	6.59%*
Up to \$3m	90% LVR	6.85%	6.95%	7.05%	7.15%	7.25%
		7.04%*	7.04%*	7.04%*	7.08%*	7.09%*
Up to \$2m	95% LVR	7.35%	7.45%	7.55%	7.65%	7.75%
		7.54%*	7.54%*	7.54%*	7.58%*	7.59%*

*Comparison Rates

Applicable Product Information

Construction Loading	For loans greater than 80% LVR, add 0.40% rate loading during the construction period. This loading is removed once construction is complete.
Interest Only	0% Interest Only loading during first 12 months, from 12 months up to 5 years add 0.40% 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 owner occupied, or the property is investment and 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 95% otherwise 90%. Regional and Unclassified 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 80% otherwise 65% Unclassified 80%.
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 (No break costs beyond 3 years)

*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.

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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" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center; background-color: #005a99; color: white;">OWNER OCCUPIED</th><th style="text-align: center; background-color: #667788; color: white;">INVESTMENT</th></tr> </thead> <tbody> <tr> <td style="text-align: center;"><i>LVR ≤ 80% - 0.00%</i></td><td style="text-align: center;"><i>LVR ≤ 80% - 0.50%</i></td></tr> <tr> <td style="text-align: center;"><i>LVR ≤ 85% - 2.25%</i></td><td style="text-align: center;"><i>LVR ≤ 85% - 2.75%</i></td></tr> <tr> <td style="text-align: center;"><i>LVR ≤ 90% - 3.50%</i></td><td style="text-align: center;"><i>LVR ≤ 90% - 4.00%</i></td></tr> <tr> <td style="text-align: center;"><i>LVR ≤ 91% - 4.00%</i></td><td style="text-align: center;"><i>LVR ≤ 91% - 4.50%</i></td></tr> <tr> <td style="text-align: center;"><i>LVR ≤ 92% - 4.50%</i></td><td style="text-align: center;"><i>LVR ≤ 92% - 5.00%</i></td></tr> <tr> <td style="text-align: center;"><i>LVR ≤ 93% - 5.00%</i></td><td style="text-align: center;"><i>LVR ≤ 93% - 5.50%</i></td></tr> <tr> <td style="text-align: center;"><i>LVR ≤ 94% - 5.50%</i></td><td style="text-align: center;"><i>LVR ≤ 94% - 6.00%</i></td></tr> <tr> <td style="text-align: center;"><i>LVR ≤ 95% - 6.00%</i></td><td style="text-align: center;"><i>LVR ≤ 95% - 6.50%</i></td></tr> </tbody> </table>	OWNER OCCUPIED	INVESTMENT	<i>LVR ≤ 80% - 0.00%</i>	<i>LVR ≤ 80% - 0.50%</i>	<i>LVR ≤ 85% - 2.25%</i>	<i>LVR ≤ 85% - 2.75%</i>	<i>LVR ≤ 90% - 3.50%</i>	<i>LVR ≤ 90% - 4.00%</i>	<i>LVR ≤ 91% - 4.00%</i>	<i>LVR ≤ 91% - 4.50%</i>	<i>LVR ≤ 92% - 4.50%</i>	<i>LVR ≤ 92% - 5.00%</i>	<i>LVR ≤ 93% - 5.00%</i>	<i>LVR ≤ 93% - 5.50%</i>	<i>LVR ≤ 94% - 5.50%</i>	<i>LVR ≤ 94% - 6.00%</i>	<i>LVR ≤ 95% - 6.00%</i>	<i>LVR ≤ 95% - 6.50%</i>
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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
	< 80%	\$3.5m	\$3.5m	\$2.0m
	< 90%	\$3.0m	\$3.0m	N/A
	< 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 5th January 2026. Information provided is accurate at issue date and subject to change without notice.