



## CONSTRUCTION LOAN

“Let us help you with a competitive rate”

|                                   |   |
|-----------------------------------|---|
| Maximum Loan Exposure             | \$1,000,000                                       |
| Minimum Loan Amount               | \$150,000   |
| Maximum LVR                       | 90% plus LMI                                      |
| Loan Purpose                      | Construction                                      |
| Interest Only Option              | 1 - 10 years                                      |
| Fixed Interest Option             | 1 - 5 years (not during construction)             |
| Minimum Loan Term                 | 15 years  |
| Maximum Loan Term                 | 30 years  |
| Redraw Available                  | Yes. Free via internet and telephone banking.     |
| Split Loan Available              | Yes. Max 4 Splits (only one LOC portion per loan) |
| Inward Direct Debits              | Free  |
| Salary & Direct Crediting         | Free  |
| Funds Transfers between splits    | Free  |
| Inward Deposit Book Payments      | Free  |
| BPay®                             | Free  |
| Outward Third Party Direct Debits | Free  |
| Outward Cheques                   | Yes (if a Line of Credit split exists)            |
| Valuation Fee                     | \$275 plus 4 x progress valuations of \$110 ea    |
| Legal Fee                         | \$224   |
| Annual Fee                        | NIL   |
| Interest Rate Loading             | Yes - 0.25% during land/construction phase        |

Australian Credit License Number 390850

