

## First Mortgage Lending Guidelines

Effective 1 July 2015

ITEM	DETAIL
Loan To Value	Up to 70%, depending on the quality of the Security and whether there is any additional collateral provided.
Loan Type	Unregulated
Loan Size	From \$250,000 to \$4,000,000
Loan Purpose	Business, investment and / or construction. Acquisition, refinance or consolidation. Exit strategy required.
Eligible Security	Residential, Commercial, Industrial buildings or vacant land.
Security Type	First Mortgage
Locations	Australia wide, CBD, metropolitan and major regional
Repayment Structures	Generally, Interest only. However, Prepaid or Capitalised interest may be available in some circumstances.
Loan Terms	Six months to two years.
Fees	Establishment*, valuation and legal fees
Interest Rate	On application. From 9.00% per annum.

\*Other Fees such as default fees and early exit fees may also be payable in some circumstances. The parameters of these products are subject to change without notice.

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