

Second Mortgage Lending Guidelines

Effective 1 July 2015

| ITEM | DETAIL |
|----------------------|--|
| Loan To Value | Up to 75%, depending on the quality of the Security and whether there is any additional collateral provided. |
| Loan Type | Unregulated |
| Loan Size | From \$100,000 to \$1,000,000 |
| 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 | Second Mortgage |
| Locations | Australia wide, CBD, metropolitan and major regional |
| Repayment Structures | Interest only |
| Loan Terms | Six months to two years. |
| Fees | Establishment*, valuation and legal fees |
| Interest Rate | On application. From 15.00% 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.

For more information please call our office on +61 8 7231 8777 or email us at admin@keystonecapital.com.au.