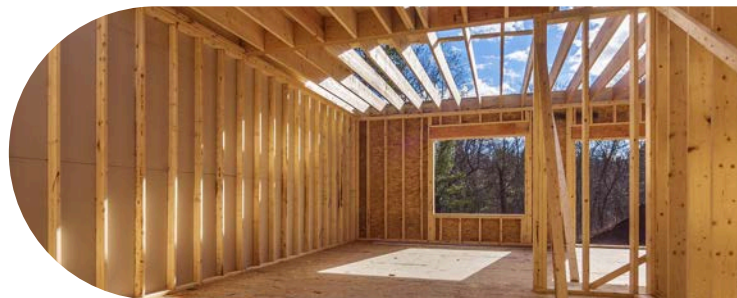


Investor Construction



Product rates

Product	Interest rate p.a. (Principal & interest)	Comparison rate p.a.*	Interest rate p.a. (Interest Only)	Comparison rate p.a.*	Post construction rate p.a.
Construction	-	-	7.04% (up to 80%)	6.82%	6.69%
Construction	-	-	7.24% (up to 90%)	7.29%	7.19%

Product details

Loan purpose	Construction
Repayment type	Interest only during construction
Maximum LVR	90%
Min loan term	15 years
Max loan term	30 years
Min loan amount	\$50,000
Max loan amount	\$1,200,000
Additional repayments	After completion
Repayment frequency	Monthly
Salary crediting	No
Redraw	After completion
Construction loan	After completion
Visa debit card	After completion
EFTPOS	After completion
BPAY	After completion

Fees

Application fee	\$0
Monthly fee	\$0
Annual fee	\$0
Settlement fee	\$300
Security assessment fee ^{##}	\$230
Government fees	at cost
Construction admin fee	\$120
Construction assessment progress fee	\$650



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*Rates as at 24 April 2025. LVR based on assessment at settlement. Comparison rate calculated on a loan amount of \$150,000 over a term of 25 years based on monthly repayments. For variable rate interest only loans, comparison rates assume a 5 year interest only period. For fixed rate interest only loans, comparison rates assume an initial interest only period equal in length to the fixed period. For bridging loans, comparison rates assume a 1 year interest only period. During an interest only period, your interest only payments will not reduce your loan balance. This may mean you pay more interest over the life of the loan. 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, early repayment fees, discharge fees and cost savings such as fee waivers and cashback offers, are not included in the comparison rate but may influence the cost of the loan.

^{##}For metro location under \$1M only

Target Market Determination available [here](#).