

### Highlights

- Max LVR: 80%
- Max Loan Amount: \$1,500,000
- Promotion Rate: 5.88% IO during construction, after completion 2.89% PI
- Self-income declaration and Accountant Letter
- Active ABN 2 years, and GST registration for 1 year
- Accept Sole Trader, Partners, and Company Shareholding min. 25%

### Product Parameters

<b>Loan Amount (per security)</b>	Min: \$200,000 Max: \$1,500,000 (\$1,000,000 for investment)
<b>Maximum LVR</b>	Up to 80%: Category 1 Postcodes – Loan amount ≤ \$ 1,500,000 Category 2 Postcodes – Loan amount ≤ \$ 500,000 Up to 70%: Category 1 Postcodes – Loan amount ≤ \$ 1,500,000 Category 2 Postcodes – Loan amount ≤ \$ 750,000 Up to 65%: Category 1 Postcodes – Loan amount ≤ \$ 1,500,000 Category 2 Postcodes – Loan amount ≤ \$ 1,250,000
<b>Risk Fee</b>	Rate depends on loan amount (see product fee below for details)
<b>Loan Term</b>	Up to 30 years
<b>Borrower Type</b>	Individuals, Company or Trust
<b>Cash Out</b>	Nil
<b>Loan Purpose</b>	House and land construction loans with progress payments
<b>Credit History</b>	Paid defaults up to \$500 may be considered
<b>Acceptable Securities</b>	<ul style="list-style-type: none"> <li>• Category 1 and 2 Postcodes (Refer to Postcode Location Guide - Construction for details)</li> </ul> Note: <ul style="list-style-type: none"> <li>○ The dwelling to be constructed is limited to a maximum of two residential dwelling on one title.</li> <li>○ Any development component, by either industry or property use (e.g. best use/project funding) is not acceptable.</li> <li>○ Owner builders, split contracts, costs plus contracts, vacant land or any building contract that allows progressive payment for construction beyond work completed (e.g. simple works contracts) are not acceptable.</li> <li>○ Construction must begin within 3 months of loan approval and be completed within 12 months of loan approval.</li> </ul>
<b>Income Documents (Self Employed)</b>	<ul style="list-style-type: none"> <li>• Active ABN for at least 2 years</li> <li>• GST registration for at least 12 months (if Turnover &gt; \$75,000)</li> <li>• Borrower Income Declaration <u>AND</u></li> <li>• One of the following:               <ul style="list-style-type: none"> <li>○ Accountant Letter</li> <li>○ 6 months BAS</li> <li>○ 3-month business bank statement</li> </ul> </li> </ul>

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### Product Features

<b>Repayment Methods</b>	Direct debit from nominated bank account or BPAY
<b>Repayment Options</b>	During Construction: Interest Only After Construction: Principal and Interest or Interest Only
<b>Interest only periods</b>	A maximum of 5 years
<b>Offset Facility</b>	100% Offset Facility included for variable rate loans post construction

### Product Fees

Stage	Fee	Amount
<b>Conditional Offer</b>	Application fee	\$660
	Pre-assessment fee	\$990
	Valuation fee	From \$330, at cost, plus disbursements
<b>Settlement</b>	Lenders legal fees	\$300 at cost, plus disbursements
	Risk fee (% of loan amount)	1% for ≤ \$ 1,000,000 1.5% for ≤ \$ 1,500,000
	Settlement fee	\$550
<b>Other fees</b>	Construction inspection fee	\$300 per progress payment
	Account fee	\$15 per month
	100% Offset Facility	Included for variable rate loans post construction
	Early Repayment fees	Nil, for a variable loan. Break fees may apply for fixed rate loans.
	Escalation Fee	Fees apply if an escalation is requested.
<b>Discharge</b>	Discharge fees	\$550, plus lenders legal fees at cost

### Interest Rates - Variable

During Construction – Interest Only (Comparison Rate*)		After Construction (P&I or IO)
<b>LVR ≤ 70%</b>	5.88% P.A. (6.24% P.A.)	Starts from 2.89% and depends on loan purpose and repayment methods.
<b>LVR ≤ 80%</b>	6.88% P.A. (7.24% P.A.)	

**Note:** Default Rate applies if construction does not begin within 3 months of loan settlement or complete within 12 months of loan settlement.

\*The comparison rate is based on a secured loan of \$150,000 and a term of 25 years. **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.

# Postcode Location Guide – Full/Alt/Construction



Location	Postcode Classification						
	Metro (Category 1)		Non-Metro (Category 2)		Regional (Category 3)		
ACT	2600 - 2621	2900 - 2914			2628	2630	
	2000 - 2234	2477 - 2489	2324 - 2326	2464	2360	2466	2647
	2250 - 2265	2500 - 2534	2330	2490	2380	2470	2710
	2267	2555 - 2579	2333 - 2335	2535	2400	2536 - 2537	2720
	2278	2640	2350	2538 - 2541	2427	2546	2790
	2280 - 2308	2641	2428-2430	2580	2431	2548 - 2551	2794
	2315 - 2323	2650	2443	2680	2440	2582 - 2583	2850
	2327	2651	2445	2731	2447 - 2448	2594	2870
	2340	2735	2446	2738	2454 - 2455	2642	2880
	2444	2745 - 2774	2456	2739	2463	2643	
2450	2776 - 2785	2460	2800				
2451	2795						
2452	2830						
VIC	3000 - 3207	3765 - 3767	3217	3550 - 3556	3231	3442	3758
	3211 - 3216	3770	3230	3564	3249 - 3250	3444	3764
	3218 - 3228	3775	3280	3630 - 3631	3300	3450 - 3451	3814 - 3816
	3232 - 3234	3777	3350	3691	3305	3465	3818
	3335 - 3341	3781 - 3796	3355 - 3358	3840	3331	3585	3820
	3429	3802 - 3810	3438	3842	3352	3616	3823 - 3825
	3437	3812	3460 - 3461	3844	3363	3620	3850
	3690	3910 - 3920	3500 - 3501		3364	3629	3875
	3750 - 3757	3926 - 3944			3377	3636	3880
	3759	3975 - 3978			3400	3647	3909
	3761				3427	3660	3922
					3431	3672	3980 - 3981
					3434	3677	3995 - 3996
					3440	3730	
QLD	4000 - 4022	4572 - 4573	4270 - 4272	4703	4285	4807 - 4808	
	4030 - 4179	4575	4352	4710	4343	4816	
	4205 - 4221	4700 - 4701	4370	4720	4405	4820 - 4821	
	4223 - 4229	4711	4568	4740	4610	4823	
	4280	4750	4570	4753	4650	4825	
	4300 - 4306	4751	4571	4802	4737	4850	
	4350	4810 - 4815	4574	4819	4800	4860	
	4500 - 4512	4817 - 4818	4655	4877	4805	4880	
	4514	4865	4670	4881			
	4516 - 4521	4868 - 4870	4680	4883			
	4550 - 4567	4878 - 4879					
SA	5000 - 5174		5211 - 5214	5600	5201 - 5204	5341	5540
	5231 - 5234		5290	5608 - 5609	5252 - 5253	5343	5554
	5240 - 5251		5355	5719	5255	5345	5556
					5280	5351 - 5354	5558
					5291	5453	5606 - 5607
				5333	5501	5700	
WA	6000 - 6214	6330	6290		6225	6430	
	6229 - 6233	6530	6450		6333	6432	
	6280 - 6282	6721 - 6722	6725 - 6726		6401	6713 - 6714	
	6284 - 6285						
NT	0800	0828 - 0832					
	0810 - 0820						
TAS	7000 - 7019	7050 - 7055	7248 - 7250	7290			
	7021	7170 - 7172	7258	7300			
			7277				

High Density Postcode							
NSW		VIC		QLD		SA/WA/ACT/NT/TAS	
2000 - 2005	2144 - 2145	3000 - 3011		4000 - 4006		5000 - 5005	
2007	2150	3066		4101		6000 - 6004	
2017-2018	2155	3122 - 3123		4209		0800	
2020	2160	3128		4215		7000 - 7003	
2077	2170	3141 - 3145		4217 - 4218			
2113 - 2114	2200	3169		4870			
2121	2220			4879			
2127	2250						
2141 - 2142	2750						