Bridging Rates

AltX Lending

BRIDGING LOANS (NO END DEBT & END DEBT)				
	CAPITALISED		PREPAID	
LVR	INTEREST RATE	COMPARISON RATE	INTEREST RATE	COMPARISON RATE
0 to 50%	8.47%*	7.15%#	8.32%*	7.14%#
> 50% to 55%	8.47%*	7.15%#	8.32%^	7.14%#
> 55% to 60%	8.47%*	7.15%#	8.32%^	7.14%#
> 60% to 65%	8.47%*	7.15%#	8.32%^	7.14%#
> 65% to 70%	8.47%*	7.15%#	8.32%^	7.14%#
> 70% to 75%	8.79%	7.19%#	8.64%	7.17%#
> 75% to 80%	8.89%	7.20%#	8.74%	7.18%#
Revert Rate (end debt only)	6.84%	7.07%#	6.84%	7.07%#

Bridging Base Setup Fee	0.75%

Terms and conditions, fees and charges apply. All applications are subject to eligibility and credit assessment criteria. Not all applicants will qualify, and rates, loan amounts and terms may vary.

*Bridging loans, an interest rate of 8.47% p.a. applies for the first 12 months with LVR <70%. A Loyalty Rate (currently 6.84% p.a. variable) may apply after this where the loan is repaid from the sale of your existing property and subject to approval. This rate is not guaranteed.

^Prepaid Bridging loans, an interest rate of 8.32% p.a. applies for the first 12 months with LVR <70%. A Loyalty Rate (currently 6.84% p.a. variable) may apply after this where the loan is repaid from the sale of your existing property and subject to approval. This rate is not guaranteed.

#The comparison rate is based on a $150,000 loan over 25 years, with LVR < 70% for the first 12 months reverting to our Loyalty Rate thereafter.

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.

EQUITY RELEASE (NO END DEBT)				
	CAPITALISED		PREPAID	
LVR	INTEREST RATE	COMPARISON RATE	INTEREST RATE	COMPARISON RATE
0 to 50%	8.74%*	8.91%#	8.32%*	8.49%#
> 50% to 55%	8.74%*	8.91%#	8.32%*	8.49%#
> 55% to 60%	8.74%*	8.91%#	8.32%*	8.49%#
> 60% to 65%	8.74%*	8.91%#	8.32%*	8.49%#
> 65% to 70%	N/A	N/A	8.32%*	8.49%#
> 70% to 75%	N/A	N/A	N/A	N/A
> 75% to 80%	N/A	N/A	N/A	N/A

Equity Release Setup Fee	1%

*Terms and conditions, fees and charges apply. All applications are subject to eligibility and credit assessment criteria. Not all applicants will qualify, and rates, loan amounts and terms may vary.

The comparison rate is based on a $150,000 loan over 25 years, with LVR < 70% for the first 12 months reverting to our Loyalty Rate thereafter.

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.

BRIDGING & EQUITY RELEASE FEES	
Application Fee	$599 (collected at val and rebated at settlement)
Standard Valuation Fee	At cost (usually $242 per security) and paid upfront. Additional costs may apply if outside of metro locations, commercial real estate, multiple properties or considered non-standard.
Legal Fee	At cost (usually $495 for Bridging Loans and $330 for Equity Release)
Monthly or Annual Fee	$0
Discharge Fee	$450

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Loan Limits

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LOAN LIMITS (BRIDGING LOANS)			
	METRO (SYD, MELB, BRIS)	OTHER METRO*	REGIONAL (ALL LOCATIONS)
MAX LOAN			
>75% to 80%	$5,000,000	Exception	Exception
>70% to 75%	$6,000,000	4,000,000	2,000,000
>65% to 70%	$8,000,000	5,000,000	2,500,000
<65%	$10,000,000+	6,000,000	3,000,000
MAX TERM			
>75% to 80%	12 mths	N/A	N/A
>70% to 75%	12 mths + 6 mth Ext	12 mths	12 mths
>65% to 70%	18 mths + 6 mth Ext	12 mths + 6mth Ext	12 mths + 6mth Ext
<65%	18 mths + 6 mth Ext	18 mths + 6 mth Ext	18 mths + 6 mth Ext

Note: High-density apartments (>10 stories) will attract an exception loading.

*Canberra, Adelaide, Perth and other city locations.

LOAN LIMITS (EQUITY RELEASE)			
	METRO (SYD, MELB, BRIS)	OTHER METRO*	REGIONAL (ALL LOCATIONS)
MAX LOAN			
>75% to 80%	N/A	N/A	N/A
>70% to 75%	N/A	N/A	N/A
>65% to 70%	$5,000,000	$3,000,000	N/A
>55% to 65%	$5,000,000	$3,000,000	N/A
>50% to 55%	$5,000,000	$3,000,000	N/A
50% and below	$5,000,000	$3,000,000	$2,000,000
MAX TERM			
>75% to 80%	N/A	N/A	N/A
>70% to 75%	N/A	N/A	N/A
>65% to 70%	24 Mths	24 Mths	N/A
>55% to 65%	24 Mths	24 Mths	N/A
>50% to 55%	24 Mths	24 Mths	N/A
50% and below	24 Mths	24 Mths	12 months

*Canberra, Adelaide, Perth and other city locations.

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Loadings

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BRIDGING LOADINGS - FEATURE			
		NO END DEBT	END DEBT
LVR Loadings (Peak LVR)	> 50% to 55%	0.00%	0.00%
	> 55% to 60%	0.00%	0.00%
	> 60 to 65%	0.00%	0.00%
	> 65% to 70%	0.00%	0.00%
	> 70 to 75%	0.00%	0.00%
	> 75% to 80%	0.00%	0.00%
Jumbo Setup Fee Loading	>$7.5m	0.20%	0.20%
Serviceability / Character	Complex Self Employed	Not Required	+Nil%
	Low / Alt Doc	Not Required	+Nil%
	Near Prime (minor impairment)	+Nil%	+Nil%
	Sub-Prime (impairment)	POA	POA
Security Location (Outgoing Security)	Metro (Syd, Melb & Bris)	+Nil%	+Nil%
	Inner city & Other Metro	+Nil%	+Nil%
	Regional	+Nil%	+Nil%

EXCEPTION LOADING: Where a credit exception is required an additional 1.00% loading will be added to the borrower rate.

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