

CONSTRUCTION FINANCE

Build to *sell*

No servicing. Capitalised interest.
A clear sale exit on completion.

$1M - $5M | NO SERVICING | 1-3 DWELLINGS



Built for smaller development-style projects that sit below traditional development finance thresholds.

01 Australian company borrowers constructing one or two dwellings purely for sale.

02 No personal serviceability assessment and no repayments required during the term.

03 Interest is capitalised into the loan, supporting cash flow through construction and eliminating servicing risk.

04 A clean fit where the documented exit is sale of the completed security.

Product Parameters

Borrower	Companies only
Loan amount	$1,000,000 to $5,000,000
Maximum LVR	70% of GRV excluding GST
Drawdowns	Flexible drawdowns with 48 hour payment turnaround
Serviceability	Not required
During construction	Interest only, fully capitalised and funded from the interest budget; no borrower repayments

Term	Up to 24 months
Exit Strategy	Loan repaid in full from sale proceeds
Key documents	Fixed Price Building Contract with Staged Drawdowns Signed and dated letter confirming the security will be sold on completion
Establishment fee	From 1.5%

Credit criteria, pricing and approval remain subject to full assessment.

BEST FIT

Small-scale build-to-sell projects needing capitalised interest and a sale-led exit.

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DEVELOPMENT FINANCE

Capital at *every* milestone

Project-assessed funding for larger and more complex residential, commercial, industrial and land subdivision developments.

$5M - $30M | PROJECT-ASSESSED | 3+ DWELLINGS



Designed for experienced developers whose project strength, rather than personal income, supports the funding solution.

01 Multi-unit and townhouse developments of three or more dwellings. Commercial, industrial and land subdivision.

02 Single high-value residential builds requiring a development finance structure.

03 No personal serviceability assessment; funding is based on feasibility, GRV and presales.

04 Residual Stock take-out may assist with completed units that remain unsold.

Product Parameters

Borrower	Companies only
Loan amount	$5,000,000 to $30,000,000; higher loan sizes up to $50,000,000 considered
Maximum LVR	Up to 65%
Profitability	Minimum of 15% Return of Development Costs to be evidenced
Serviceability	No personal serviceability assessment; project assessed on feasibility, GRV and presales

Term	Up to 36 months
Exit Strategy	Repaid through the sales programme; Residual Stock facility available for unsold completed units
Key documents	Builder and developer CVs, feasibility analysis, QS cost-to-complete report, GST margin-scheme letter and presale contracts where applicable
Establishment fee	From 1.75%

No LMI | Interest capitalised | Presale levels and commission set deal-by-deal
Credit criteria, pricing and approval remain subject to full assessment.

BEST FIT

Larger development projects where feasibility, experience and project fundamentals drive the credit decision.

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