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## FACT SHEET



# Residential and commercial construction/ development

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### FOR SMALLER DEVELOPMENTS

Construction of multi dwelling Residential or Commercial properties for owner-occupier or investment purposes.

Maximum of \$1.5 million (amounts up to \$5 million) on case-by-case basis.

Registered first mortgage over Residential and Commercial property in all metropolitan cities.

#### Term

Term up to two (2) years interest only

#### Loan to Value Ratio

The lower of a maximum of 80% of costs or the following on GRV

#### Residential

Up to 70% of GRV

#### Commercial

Up to 65% of GRV

#### No pre-sales

No pre-sales are required for loans up to \$1.5 million (amounts over \$1.5 million pre sales will be reviewed on a case-by-case basis)

#### Interest Rate

From 9.50%

Interest may be capitalised during the construction period within a maximum LVR's otherwise monthly in arrears

### CONTACT US

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