

■ PrivateInvest® Credit Guidelines.

| | Property Investment | Construction | Site Finance |
|--------------------------------|---|--|--|
| Purpose | Business or investment purpose including refinance | Business or investment purpose | Business or investment purpose including refinance |
| LVR | Up to 70% | Up to 70% – Net Realisable Value | Up to 70% |
| Asset Class | Commercial, Industrial, Residential and Hospitality | Commercial, Industrial, Residential and Hospitality | Commercial, Industrial, Residential and Hospitality |
| Loan Size* | \$3,000,000-\$25,000,000 | \$3,000,000-\$25,000,000 | \$3,000,000-\$25,000,000 |
| Interest Rate | 8%+ | 9-10.5% | 9-11% |
| Upfront – Net to Lender | Minimum 1.5% | Minimum 1.5% | Minimum 1.5% |
| Term | 6-24 months | 6-24 months | 6-24 months |
| Location | Capital cities and most major regional towns | Capital cities and selected major regional towns | Capital cities, selected major regional towns and growth corridors |
| Key Requirements | Takeout/refinance clearly evidenced | Standard lending analysis | Takeout/refinance clearly evidenced |
| Other | Equity release/cash out allowed Rates negotiable subject to risk grading | 30%+ Pre-sale Debt Coverage considered subject to clearly defined marketing strategy | Capitalised interest allowed subject to LVR guidelines |

* Note: PrivateInvest has Investment Partners that take higher Loan Size Limits