

To streamline our fees and charges, we charge a Lender Protection Fee or Construction Risk Fee in lieu of any High LVR or LMI fee. Your client will only pay one or the other of the below fees.

Calculated as a % of the total loan amount, and payable in full on settlement via borrower funds or capitalised within the product LVR and loan amount.

Lenders Protection Fee

This is for any property that is already built, or completed at the time of settlement. Includes Standard, and SMSF. Excludes Lender Paid LMI Products.

Residential	≤ 70%	≤ 75%	≤ 80%	≤ 85%	≤ 90%	≤ 91%	≤ 92%	≤ 93%	≤ 94%	≤ 95%
Owner Occupied	0%	0%	0%	1.75%	3.00%	3.50%	4.00%	4.50%	5.00%	5.50%
Investment	0%	0%	0%	2.25%	3.50%	4.00%	4.50%	5.00%	5.50%	6.00%
SMSF	0%	0%	0%	2.50%	3.50%	--	--	--	--	--
Commercial (easy refinance)	≤ 70%	≤ 75%	≤ 80%	≤ 85%	≤ 90%	≤ 91%	≤ 92%	≤ 93%	≤ 94%	≤ 95%
Owner Occupied	0.50%	0.75%	1.25%	--	--	--	--	--	--	--
Investment	0.50%	0.75%	1.25%	--	--	--	--	--	--	--
SMSF	0%	0%	0%	--	--	--	--	--	--	--

Construction Risk Fee

This is for any property that is being constructed (via scheduled drawdowns) post settlement.

Residential	≤ 70%	≤ 75%	≤ 80%	≤ 85%	≤ 90%	≤ 91%	≤ 92%	≤ 93%	≤ 94%	≤ 95%
Owner Occupied	0%	0%	0%	2.25%	3.50%	4.00%	4.50%	5.00%	5.50%	6.00%
Investment	0.50%	0.50%	0.50%	2.75%	4.00%	4.50%	5.00%	5.50%	6.00%	6.50%

Always confirm your interest rate as rate loaders may apply in addition to the Fees

Acceptable Residential Securities are

- * Fully Detached House
- * Apartment Unit Flat
- * Terrace
- * Townhouse
- * Vacant Land
- * Villa
- * Display/Exhibition Home
- * Duplex
- * High Density Apartment
- * Semi Detached House
- * Studio

Acceptable Commercial Securities are

- * Strata Offices & Showrooms (minimum area 30 m²)
- * Retail outlets (e.g. shops, restaurants)
- * Industrial Units/Factories (minimum area 30 m²)
- * Industrial Warehouses
- * Mixed Residential & Commercial Use
- * Residential Properties (4 or more on one title)
- * Industrial Workshops
- * Medical/Dental Suites
- * Childcare Centres
- * Serviced Apartments
- * Strata Retirement Units
- * Function Halls
- * Lifestyle Farms
- * Vacant Land