PROPERTY LENDING PRODUCTS

Residential 1st Mortgages (Investor - Non-CCCFA)

	Short-Term Bridging	Long-Term Property Investment	Vacant Land
Max. Loan Amount	$3,000,000	$3,000,000	$1,000,000
Rates (Fixed From)	7.50% p.a.*	7.60% p.a.*	10.95% p.a.*
Max. LVR	70%**	70%**	60%
Term	3-18 months	30 years	3 - 18 months
Repayment Structures	Interest Only or Capitalised Interest	Interest Only (First 5 years) & Principal and Interest (From 5 years)	Interest Only or Principal and interest
Security Type	Metro and Non-Metro	Metro and Non-Metro	Generally when already connected to services
Establishment Fees	1.00 - 2.50%	1.00 - 2.50%	2.00 - 2.50%

Effective From: 05 August 2026

* Interest rates shown are fixed per annum for the term selected. Our fixed interest rates vary depending on the credit profile of the transaction. All loans are subject to our standard Loan Fees, Terms and Conditions.

** Up to 80% for selected loans

We'd love to talk to you about our lending products.
Get in touch with our team to see if an Xceda loan can work for you.

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