

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) | 6.99% p.a.* | 7.10% p.a.* | 9.95% 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) & Principle and Interest (From 5 years) | Interest Only or Principle and interest |
| Security Type | Metro and Non-Metro | Metro and Non-Metro | Generally when already connected to services |
| Establishment Fees | 1.25 - 2.50% | 1.00 - 2.50% | 2.00 - 2.50% |

Effective From: 23 February 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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