

Lending Rates Card

Investment Loans (Non-CCCFA)

Base Rates | Effective from 18 September 2025



Short-term Bridging Mortgages (Short Term | up to 2 years)

Full Doc	Residential Mortgages	Fixed Rates From (p.a.)	Fixed Rates To (p.a.)
	Up to 70% LVR	7.85%	9.85%
	70-80% LVR	8.60%	10.60%
Low Doc	Residential Mortgages		
	Up to 70% LVR	8.50%	10.50%
	70-80% LVR	9.25%	11.25%
No Doc	Residential Mortgages		
	Interest only, up to 60% LVR	10.75%	12.75%
	Capitilised, up to 70% LVR	11.75%	13.75%
Other Mortgages (Land/Commercial - subject to availability)			
	up to 70% LVR	11.25%	13.25%

Investment Loans (Long Term | Up to 30 years)

Full Doc	Fixed Rates From (p.a.)	12 months	18 Months	24 months	Variable
	Up to 70% LVR	6.90%	6.80%	6.75%	8.40%
	70-80% LVR	7.30%	7.20%	7.00%	8.80%
Low Doc	Fixed Rates From (p.a.)	12 months	18 Months	24 months	Variable
	Up to 70% LVR	7.85%	7.75%	7.75%	9.35%
	70-80% LVR	8.35%	8.25%	8.25%	9.85%

* Loans over 70% LVR are subject to availability

* Interest rates shown are fixed per annum for the term selected

* Xceda's lending products are all subject to fixed interest periods of up to 5 years. 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.

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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