

## Contruction Loan Term Sheet

<b>Standard LVR</b>	<ul style="list-style-type: none"> <li>• 50% of the Gross Realisation Value; and</li> <li>• 60% of the Total Development Costs</li> </ul> <p>Higher LVR may be accepted at the Financier's discretion, depending on the securities provided and the circumstances of the guarantors.</p>
<b>Minimum VIP Customer Interest Rate</b>	12% p.a.
<b>Eligible Security</b>	Real property and other security accepted by Australia Capital Lending
<b>Security Type</b>	First ranking mortgage for real property and first ranking charges on personal property.
<b>Loan Amount</b>	No less than AU\$500,000
<b>Loan Term</b>	6 months to 24 months
<b>Loan Purpose</b>	Non-Consumer

\*Please refer to the Acapital Loan Application Booklet for further detailed Terms and Conditions.