Zeus Build Variable

- Interest Only (12 months or 24 months) repayments are applied during the construction period (construction must be completed within 18 months from commencement).
- Once construction completed the Zeus Own Variable rate will be applied, unless you wish to continue the IO period.

Product Features

Maximum loan amounts	$3.5m refer to the table on page 2 for LVR limits
Total exposure per borrower	$10,000,000
Minimum loan amount	$50,000
Maximum loan term	30 years
Maximum LVR	95%
Available Interest Only terms	• 12 months • 24 months
Acceptable borrowers	Personal/individuals (PAYG, Self-employed)
Repayments / Frequency[3]	Weekly, Fortnightly, Monthly Interest Only - Monthly only Monthly During Construction Phase
Extra repayments	Unlimited
Cash out	Available post construction as per restrictions given below: > 90% LVR – Cash out not available > 80% and ≤ 90% LVR – limited to 20% of security value ≤ 80% LVR – unlimited
Offset facility	Yes - Up to 10 offset facilities available
Redraw	Post Construction Period
Visa Debit card	Yes
Acceptable securities[4]	Residential property
Split loans	Up to 4 splits allowed
Online access	App or Internet GET IT ON Google Play Available on the App Store

Fees

Lender's annual facility fee	$379 charged once per borrowing entity
Settlement fee	$100
Valuation fee[5]	Waived
Construction Risk fee	Refer to the rate card for pricing
Discharge administration fee[1]	$595 plus third party costs
Solicitor documentation fee[1]	$295 plus disbursement and third party costs plus GST
Transaction fees[2]	$0 unlimited transactions
Upfront Construction Review fee (also known as Construction administration fee)[6]	$880
Loan facility variation fee[7]	$450 charged to materially change the loan facility

1. Third-party fees, including those from solicitors, are subject to Goods and Services Tax (GST) and quoted exclusive of GST.
2. We do not charge a fee for ATM withdrawals. However, the ATM provider may impose a fee, which will be disclosed before performing the transaction.
3. Frequency calculations are as follows: For Fortnightly, divide the monthly by 2; for Weekly, divide the monthly by 4.
4. Refer to Residential Property and Postcode Matrix.
5. Valuation fee waiver offer may be changed or withdrawn at any time without notice. The residential valuation waiver (Shortform, Smart Val, AVM, Desktop) applies only to applications that have been approved and settled. If an application is cancelled, withdrawn, or no active application is received, any applicable cancellation and valuation fees will be payable by the borrower and, in some cases, the broker.
6. The Construction Administration fee, also referred to as the Upfront Construction Review fee, is a one-off fee charged upfront to cover the administration and management of your construction loan throughout the building period, including the coordination of construction drawdowns. Valuation fees or Progress Inspection fees are third party costs and are separate charges that are also incurred during construction phase.
7. Changes requiring a credit assessment and/or amendment to the existing loan contract, security position, or credit exposure

Commissions: 0.65% upfront and 0.15% pa trail + GST

Terms, conditions and eligibility criteria apply. The information provided is accurate as of the issue date and is subject to change without notice. Refinancing existing loans arranged initially or managed by ColCap Financial Group, Origin MMS or one of its managers or partners is prohibited.

Residential Properties and Postcode Matrix

Maximum Loan Size and LVR Matrix

LVR (%)	Inner-City/Metro	Non-Metro	Regional
0 - 70.00	$3,500,000	$3,500,000	$3,000,000
70.01 - 80.00	$3,500,000	$3,500,000	$2,000,000
80.01 - 90.00	$3,500,000	$3,500,000	N/A
90.01 - 95.00	$3,500,000	$3,500,000	N/A

Acceptable Security Location

Please refer to Broker Management Tool – Property Checker

Population criteria (ABS SAL or UCL)	Maximum LVR	Maximum loan amount
Less than 3,000	Unacceptable security	N/A
Greater than or equal to 3,000 and less than 5,000	50%	$1.5m
Greater than or equal to 5,000 and less than 20,000	60%	$3.5m
Greater than or equal to 20,000 and less than 60,000	70%	$3.5m
Greater than or equal to 60,000	Product Maximum	Product Maximum
High Risk Post Codes	Refer to 14.1	Refer to 14.1
Concentration Restrictions	Maximum of 2% exposure (at a portfolio level), where the population is less than 20,000.	Unacceptable security

The above table is to be used in conjunction with the Broker Management Tool which relies on ABS (Australian Bureau of Statistics) statistics and the suburb population in line with Urban Centres and Localities (UCLs) and Suburbs and Localities (SALs). Where the Broker Tool or population information is not available, the maximum LVR in Non-Metro locations is 80% and Regional locations is 50%. Please refer to Section 14 (of the Master Policy) for post code lists to be applied in conjunction with Section 13.