

PRODUCT MATRIX

| | PRIME LOAN |
|--------------------------|--|
| BORROWER | Corporate Entity (non-NCCP loans only) |
| ACCEPTABLE SECURITY | Residential / Commercial / Specialised Commercial / Vacant Land (with or without permits) |
| SECURITY LOCATION | All capital cities and surrounding suburbs Regional centres considered. |
| LOAN SIZE | \$250,000 to \$5,000,000 |
| LVR (NET OF GST) | 75% - Residential 65% - Commercial 60% - Specialised Commercial 60% - Vacant Land (with Permits) 50% - Vacant Land (without Permits) |
| LOAN TERM | Minimum 6 months – Maximum 24 months |
| LENDER COMMITMENT FEE | Minimum \$2,750 |
| LENDER ESTABLISHMENT FEE | 2.20% (inc GST) |
| INTEREST RATE | From 7.95% |
| LMF | 0.11% per month (inc GST) |
| LEGALS | From \$3,300 |
| VALUATIONS | From \$550 |
| MINIMUM REQUIREMENTS | Evidence of servicing via the following options: |

| PURE PRIVATE | | | |
|--|--|--|--|
| First Mortgage (1RM) | Second Mortgage (2RM) | | |
| Corporate Entity (non-NCCP loans only) | Corporate Entity (non-NCCP loans only) | | |
| Residential / Commercial / Specialised Commercial / Vacant Land (with or without permits) | Residential / Commercial / Specialised Commercial / Vacant Land (with or without permits) | | |
| All capital cities and surrounding suburbs Regional centres considered. | All capital cities and surrounding suburbs Regional centres considered. | | |
| \$250,000 to \$5,000,000 | \$100,000 to \$1,000,000 | | |
| 75% - Residential 65% - Commercial 60% - Specialised Commercial 60% - Vacant Land (with Permits) 50% - Vacant Land (without Permits) | 75% - Residential 65% - Commercial 60% - Specialised Commercial 60% - Vacant Land (with Permits) 50% - Vacant Land (without Permits) | | |
| Minimum 1 month | Minimum 1 month | | |
| Minimum \$2,750 | Minimum \$2,750 | | |
| 2.20% (inc GST) | 2.20% (inc GST) | | |
| From 1.00% / month | From 2.00% / month | | |
| 0.22% per month (inc GST) | 0.22% per month (inc GST) | | |
| From \$3,300 | From \$3,300 | | |
| From \$550 | From \$550 | | |
| Minimum requirements • Aster Capital Accountant declaration • Satisfactory exit strategy. | Minimum requirements Aster Capital Accountant declaration Satisfactory exit strategy. | | |