

Product Parameters

Facility Type	Strata Lite Loan	Standard Loan	Hybrid Loan
Loan Purpose	Remediation works, building upgrades, legal costs, insurance premiums, external works, plant & equipment refurbishment, refinancing of expensive loans		
Minimum Loan Amount	\$50,000	\$250,000	\$1m
Maximum Loan Amount	\$250,000	\$10m, or as otherwise agreed with Firstrata	\$10m or as otherwise agreed with Firstrata
Minimum No. Lots	4	5	10
Loan Term	2 years Minimum, 15 years Maximum		
Interest Rate Type	Variable		
Interest Only	Not available	Up to 2 years	Up to 2 years
Repayment Frequency	Monthly in arrears		
Accelerated Repayments	Yes		
Loan Drawdowns	One lump sum drawdown	Lump sum or multiple progressive drawdowns at no extra cost	Lump sum or multiple progressive drawdowns at no extra cost
Commercial Strata Loans	Yes		
Company Title Loans	Yes		
Security	Unsecured		
Additional Advances	Yes, subject to loan application assessment		
Upfront fees and charges	Application Fee - \$500	Application Fee - \$500	Application Fee - \$500 Establishment Fee – 0.5% of total loan amount
No. Loan Accounts	Only one loan account and one monthly repayment, regardless of number of progressive loan drawdowns		