



## About GPS

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GPS is a Brisbane based, owner-run company currently celebrating its 25<sup>th</sup> year of private lending. GPS offers competitive loan products, with a focus on saving time and money for developers. Our goal is to add value to a project beyond just providing the funding. GPS operates in a niche lending market for development loans that are too large for the local bank manager but too small for a bank's property section.

## Why Choose Us

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### Reliability

GPS are not brokers. We operate our own funding lines, making sure the money is there when you need it. GPS is owner operated, which translates to better service for you and direct access to the decision makers.

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### Flexibility

No presales are required prior to refinance/acquisition. LVR's up to 65%<sup>#</sup> on completion and TDC's up to 80%<sup>#</sup>. GPS treats each loan application as a unique project and will work with you to create a deal that works for your project. We are committed to ensuring each project is successfully completed.

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### Experience

Work with a valuation, legal and QS panel who have been thoroughly vetted by GPS and who understand construction market lending. GPS's directors are skilled property lenders, with some being experienced property developers in their own right. Visit our webpage for list of our completed projects.

## Contact Us

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☎ **07 3211 8884** ✉ **[lending@gpsinvest.com.au](mailto:lending@gpsinvest.com.au)**

@ **[www.gpsdevelopmentfinance.com.au](http://www.gpsdevelopmentfinance.com.au)**

## Product Overview

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### Loan Purpose

Residential unit and townhouse development projects in South East Queensland

### Maximum loan term

Up to 18 months

### Repayment type

Interest only

### Interest Rate Type

Fixed

## Pricing

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### Loans \$3 million - \$8 million

Interest rate	from 8.95% p.a.
Application fee	from 1.50% of loan amount (plus GST)*
Line fee	from 1% p.a. of loan amount
Maximum LVR	65% on completion value <sup>#</sup>
Presales required	Nil

### Loans under \$8 million - \$15 million

Interest rate	from 9.95% p.a.
Application fee	from 1.50% of loan amount (plus GST)*
Line fee	from 2% p.a. of loan amount
Maximum LVR	65% on completion value <sup>#</sup>
Presales required	Nil

GPS Development Finance Pty Ltd (ABN 39 081 849 274). Information valid as at 21 January 2019, subject to change without notice. Terms, conditions, fees, charges and GPS lending criteria apply.  
\* Excluding val., QS & legal fees      <sup>#</sup> Net of GST - up to 70% by negotiation