Opening doors for home builders

We're here to help if your clients are building or renovating.

A choice of options & features:

- Available on Standard Variable Rate Loan with optional Advantage Package.*
- Multiple Offset is available at settlement of the loan.
- Interest Only repayments during construction.
- Borrow up to:

  Licensed builders:

  – Up to 95% LVR for Owner Occupied or Investors**; or

  – Up to 70% LVR under Cost Plus Contract.

  Owner Builder:

  – Borrow up to 60% LVR.

Simple application and payment process:

- To make it convenient customers can accept their documents online via their Online banking profile.
- Payment requests can be easily uploaded via the St.George App.
- Enjoy the support of our dedicated Progress Payments team.

First homeowner benefits:

- Where customers apply for land and construction together, the First Home Owner Grant (FHOG) money (if applicable) will be included when the settlement on the land occurs. FHOG must be approved prior to settlement.
- Customers' past rent payments to a licensed real estate agent can count as genuine savings.

See overleaf for a step-by-step guide of how to get started with a **Licensed Builder – Fixed Price Contract**

We're here to help

Team up with your BDM today

1300 137 532

stgeorge.com.au/broker

Accessibility support

Visit stgeorge.com.au/accessibility for further information on our accessible products and services for people with disability, who are neurodivergent or where English is not your preferred language.

Things you should know. For broker purposes only. Conditions, credit criteria, fees and charges apply. Terms and conditions apply and are available at **stgeorge.com.au/broker**. *A $395 annual package fee applies and is payable from an eligible St.George transaction account. **Investor max LVR applies for Principal and Interest repayments only. Subject to eligibility criteria. The information contained in this marketing material is current as at 23 February 2026 and can be varied or changed at any time. Credit provided by St.George Bank – A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714.

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St.George Construction Loans

A step by step guide to help you on your way.
Licensed Builder – Fixed Price Contract

APPLICATION

Let's kick off the loan assessment process.

In addition to income, expense and personal identification documents, you'll need the following documents to get started:

- Council approved plans and specifications (or copy of documents submitted or are to be submitted to Council for approval)
- Signed & dated building contract, including the building stages and schedule of payments
- Land contract of sale including all annexures and special conditions (if applicable)
- Evidence of funds to complete (borrower contribution)
- Satisfactory 'as if complete' valuation report
- Quantity Surveyor (QS) Report (if required)

Guidelines regarding payment %'s per stage:

Stage 1	Deposit/Base	Maximum 20%
Stages 2+		No single stage exceeding 35%
Final Stage	Practical completion	Minimum 10%

LOAN OFFER

Yay! Approval and loan offer documents are out.

Loan offer documents may be accepted online via the customer's Online Banking profile, or by signing and returning the printed Loan Pack to a St.George branch, or by posting it to: St.George Home Ownership Services, Reply Paid 85622, Adelaide SA 5001.

PROGRESS PAYMENTS

Let's get this home built.

- Payment requests can be uploaded via the St.George App or send signed payment authorities and invoices to **progresspayments@stgeorge.com.au**
- Deposit can be paid prior to council approved plans or builders risk insurance being provided.
- Before the final payment, we require the Updated Survey Report or Certificate of Occupancy, client's building insurance and a full valuation to be done.

Progress Payments team

1300 130 586

progresspayments@stgeorge.com.au

SETTLEMENT

The transfer of ownership or refinance of the land.

- Ask the conveyancer to double check the funds available to ensure deposits paid and FHOG (if applicable) has been accounted for.
- Provide the deposit receipt if the client has paid this to the builder directly.

This information is general in nature and has been prepared without taking your objectives, needs and overall financial situation into account. For this reason, you should consider the appropriateness of the information to your own circumstances and, if necessary, seek appropriate professional advice.

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