

Guide to Residential Building Loans.

Effective Date: 17 May 2020

This guide will outline almost everything borrowers and builders need to know about a BankSA building loan. If you have any questions regarding BankSA Residential Building Loans, just contact our Lending Service Centre on 13 13 76 7.30am–7.30pm, Monday to Saturday.

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How the progress payment system works (Contract builder loans).

The BankSA Residential Building Loan progress payment system has been specially designed to be simple and efficient. It ensures that, at all times, the borrower has control of their finances and that the builder receives prompt payment.

The building process is split into standard construction stages. Each construction stage and payment amount is represented as a percentage of the total construction cost you give us when you apply for your loan. The Progress Payment Schedule will detail these stages and percentages together with the actual payments to be made to the builder by the borrowers and/or BankSA.

Please note: Borrowers must contribute any money they have agreed to contribute towards the construction before BankSA makes any progress payment to the builder.

The following example shows how this system works, based on a builder's tender/contract price of \$124,300 and a loan of \$120,000.

Example.

Loan approved	\$120,000
Less: Fees to be deducted from the loan and any Lender's Mortgage Insurance Premium, say	(300)
Net BankSA payments to builder	\$119,700
Contract (tender) Price	\$124,300
Less: Net BankSA payments to builder	(\$119,700)
Borrower's contribution required	\$4,600

Example of BankSA Progress Payments.

Stage No.	Tender/ Contract Price	%	Payment Due	Borrower's Contribution	Bank Progress Payment
1	\$124,300	20	24,860	4,600	20,260
2		20	24,860	–	24,860
3		30	37,290	–	37,290
4		20	24,860	–	24,860
5		10	12,430	–	12,430
Totals		100%	124,300	4,600	119,700

Upon the completion of each stage of construction each borrower must ensure that work has been carried out to their satisfaction before signing the Application for Progress Payment form corresponding to the stage completed. This is the borrower's authority to us to pay their builder. This signed form is given to the builder to also sign and forward to the Progress Payments Department for processing.

The following tables set out BankSA's guidelines regarding payment percentages per stage and provides examples of schedules. It generally reflects the same construction stages set out in a Building Agreement.

Guidelines regarding payment percentages per stage.

Single & Double Storey – All construction types

Foundation/stage 1 maximum of 20%

Practical completion/final stage minimum of 10%

Flexibility for remaining stages, with no single stage exceeding 35%

Any deviation from the proposed payments outside the above percentages are to be referred to BankSA

Example of a five-stage schedule.

Single & Double Storey – All construction types		
Stage 1	Foundations/Slab <i>(including deposit)</i>	20%
Stage 2	Frame	20%
Stage 3	External lining	30%
Stage 4	Lock-up/Internal lining	20%
Stage 5	Practical completion	10%
Total		100%

Example of a six-stage schedule.

Single Storey – Timber, brick veneer, hardiplank construction		
Stage 1	Foundations/Slab	20%
Stage 2	Frame	20%
Stage 3	External lining	25%
Stage 4	Plaster set	5%
Stage 5	Second fixing carpentry	20%
Stage 6	Practical completion	10%
Total		100%

There will be situations where the percentages set out above may not suit a specific type of dwelling or construction situation – for example, an unusual or large architect-designed home, pole house construction or major extensions/renovations.

When these standard construction (or percentages) stages are not really suitable, the builder or architect must provide the stage works and percentages prior to BankSA arranging the initial valuation. These should be provided to us when you lodge your loan application. The valuer will determine whether or not they are acceptable and report to BankSA. If your loan application

is approved, the Progress Payment Calculation Schedule and Application for Progress Payment forms, which accompany the Loan Agreement, will reflect these non-standard stages.

On settlement of the loan, the Bank's mortgage preparers will issue an authority to Commence Building Operations to the borrower and the builder.

Prior to any funds being advanced or made available BankSA requires:

1. You to complete all requirements as set out in "Our requirements before we make a loan advance" section of the Residential Loan Agreement General Terms and Conditions; and
2. You to complete all requirements as set out in "Our additional requirements if you have a building loan" section of the Residential Loan Agreement General Terms and Conditions. These include providing BankSA with a copy of the:
 - Signed contract with the builder
 - Council or Private Certified Approved Plans and Specifications (if not previously provided to us); and
 - Any additional items that have been specifically requested by our valuer.

The Bank's mortgage preparers will send a list of requirements specific to your Loan Agreement to you. If any of the above documentation cannot be provided prior to any land settlement, the Bank may agree to defer receipt of that documentation until prior to the first progress payment.

Please note that funds will not be released for the construction prior to receipt of all requested and outstanding documentation.

Final Progress Payment.

Before BankSA releases the final progress payment, we require the following:

1. A signed Application for Progress Payment form authorising payment to the builder.
2. A satisfactory, final inspection report from the BankSA appointed valuer confirming all work is complete. This will be arranged by the Progress Payments Department when you or your builder contacts them

on completion of construction. Please allow 48-72 hours notice for an inspection to be ordered.

3. A Householder's Insurance Policy, with BankSA noted as mortgagee, for the minimum amount of cover stated in the Loan Offer. (Cover notes and Brokers Certificates are unacceptable).
4. For properties located in NT, VIC and ACT only: Certificate of Occupancy and Compliance.
5. For properties located in QLD, BankSA may require a property inspection report from the local council. Where required, the report is arranged by the builder.

Please note: The project must be completed within 24 months of the Loan Offer date, or any longer period agreed by us in writing.

Borrower's Guide to Residential Building Loans.

Choosing a builder.

It is wise to take your time in selecting both the design and builder of your new home. If you are using your own plans, select at least three licensed builders to quote on the work. The Housing Industry of Australia (HIA) or the Master Builders of Australia (MBA) can provide member lists as a starting point.

If you are not buying a standard design from a building firm, your builder will need to take away a copy of your plans and specifications. It is a good idea to write down exactly what the builder is to quote on. Otherwise, one quote may vary greatly from another, due to extra work that one builder has included, which another has not. You will find most builders will supply an itemised quote for construction.

Ask to see some of the builder's most recent jobs and ask the owners questions about the builder's workmanship standards and professionalism. Make absolutely sure your builder is licensed and qualified to do the work.

When you have made your choice, ask your solicitor to help you with all the details in the building contract. The HIA and the MBA have standard, proforma construction contracts that are most useful and accepted throughout the industry. You may care to use these.

Please ensure your chosen builder has a copy of this BankSA "Guide to Residential Building Loans" and discuss with them the standard progress payment percentages. You may obtain a copy of this Guide from any BankSA branch or have one sent to you by calling 13 13 76.

Lodging your formal application.

Once you have talked with your BankSA lender and have established that you are eligible for a BankSA Residential Building Loan, you may lodge your formal application.

As part of the formal application, BankSA will require a valuation of your proposed new construction. This valuation will be conducted by a registered valuer nominated by, and on behalf of, BankSA. To complete the valuation, the valuer will require the following documents, a copy of which you must supply:

- Council or Private Certified Approved Plans and specifications (or if the plans are not yet approved, a copy of those which have been, or are to be submitted to Council for approval); and
- Fully itemised Tender/Contract.

Obtaining a loan approval.

BankSA processes your application after the valuation is completed and returned to your BankSA lender. If there are no unusual circumstances, BankSA issues a ("Loan Offer"), Residential Loan General Terms and Conditions and any other documents we issue as part of your Loan Agreement.

With your Loan Agreement, you will receive:

- a Progress Payment Calculation Schedule
- Application for Progress Payment forms for each of the stage payments detailed in the Progress Payment Calculation Schedule.

You will also receive the following documents that are to be given to your builder:

- a Builder's Copy of the Progress Payment Calculation Schedule.

Before accepting our Loan Agreement, please read the documents and call your BankSA lender or your solicitor if you are uncertain about any of the contents.

Completing legal requirements.

BankSA's legal requirements are set out in any Loan Agreement we may issue. The Bank's mortgage preparer will send a list of requirements specific to your loan to you or your solicitor. BankSA allows up to four weeks for all the legal requirements to be completed, however, this may vary depending on the location of your property. It is in your best interests to have all your legal work completed as soon as possible to avoid delays in building your home. This is particularly important when you consider that delays could mean a significant increase in the building costs, due to price increases on both materials and labour.

When can construction commence?

After BankSA's legal requirements are satisfactorily completed, we will inform you and your builder when construction can commence.

Surplus funds.

BankSA may agree to make available to you all, or part, of any approved amounts in excess of the total bank progress payments if you have a sufficient amount of equity in your property at the end of the construction. If you would like funds earlier please contact the Progress Payments Team to discuss.

Borrower's responsibilities.

Insurance is compulsory for all building works greater than a certain value depending on your State or Territory. As the borrower, you should ensure that your builder has discussed this with you before signing any building contract. You can find out more about this by contacting the relevant Fair Trading or Consumer Affairs department in your State or Territory.

Before your construction commences you must ensure that your builder is fully insured and holds a Contractor's Risk Insurance policy (in SA it's called a "Builders Indemnity Insurance", in WA "Builder's Risk Insurance" and in NSW it is referred to as "Home Warranty Insurance".)

We recommend that you check that the insurance covers the construction period until practical completion of your home.

Does your builder have a current Builder's Licence?

Prior to entering into a building contract, you must confirm that your chosen builder is a licensed builder. You can check this by contacting the relevant Fair Trading or Consumer Affairs departments in your State or Territory.

Plans and specifications.

You must provide a set of council or private certified approved plans and specifications to us prior to the construction commencing.

Building Contract.

You must provide BankSA with a copy of your signed contract with the builder.

How to ensure quality of construction.

It is your responsibility at all times to ensure that you are satisfied with the quality of construction. This will require regular checks on workmanship. If unsure what to look for, make a point of finding out, or appoint a suitably qualified person to attend on your behalf. If substandard workmanship or materials is detected and advice on progress payments, is needed, you should contact our Progress Payment department or your BankSA lender immediately. The builder should also be informed of your dissatisfaction immediately and your solicitor may need to be informed if the matter is serious. Ensure quality of construction from the start.

We recommend that you retain a suitably qualified person to regularly inspect construction as it progresses, but especially for completion of the frame stage.

Having a qualified person inspect for you.

You can elect to have a qualified person conduct inspections at your expense. If you elect to obtain inspections by a qualified person, you should ensure that the reports are satisfactory before signing the Application for Progress Payment form authorising payment to the builder.

Prior to any progress payment being paid to the builder, BankSA will require a signed Application for Progress Payment form for the applicable stage of construction. All borrowers must sign this application. Borrowers must not pre-sign the applications.

Inspections.

BankSA may require a frame inspection. If this is the case, the inspection will be ordered upon receipt of a signed request or your instruction.

When construction is complete, and prior to releasing the final progress payment, BankSA requires a satisfactory, final inspection to be carried out by the BankSA nominated valuer or quantity surveyor. This inspection should be arranged by contacting the Progress Payments Department on 1300 130 586 and select option 3.

Please note: We may require at any stage that the valuer or quantity surveyor nominated by us, inspects the site and certifies that the building works have been satisfactorily completed to the agreed extent and in accordance with the approved plans and specifications

provided to us. We need not make any progress payments (including the first and the final) unless the valuer or quantity surveyor so certifies.

First progress payment.

In addition to the signed Application for Progress Payment form, you must provide BankSA with items detailed in the Residential Loan Agreement and Authority to Commence Build letter and any other documentation required but not yet provided, prior to the first progress payment being made.

Final progress payment.

In addition to the signed Application for Progress Payment form, BankSA requires the following before releasing the final progress payment:

1. A satisfactory, final inspection from our valuer - this is organised by contacting the Progress Payments Department after the final stage of construction is complete.
2. Householder's Insurance Policy, with BankSA noted as mortgagee, for the minimum amount of cover stated in the Loan Offer. This insurance can be arranged through any BankSA branch.
3. For properties located in NT, VIC and ACT: Copy of the Certificate of Compliance and Occupancy. This should be organised by the builder.
4. For properties located in QLD, BankSA may require a certificate of completion/occupancy issued on behalf of the local council. This should be organised by the builder.

Builder's Guide to Residential Building Loans.

Refer to the section "How the progress payment system works (contract builder loans)" for an overview of the BankSA progress payment system.

As the borrower's chosen builder, you will receive from the borrower a Progress Payment Calculation Schedule which details the progress payment amounts to be paid at each stage of construction. If the borrower is to make any financial contribution towards the construction of the new home, it must be paid first. This amount is deducted from the first payment to you and is detailed in the Progress Payment Calculation Schedule.

When can I start?

Once BankSA's legal requirements are satisfactorily completed and our borrowers has forwarded the commence build operation letter.

If construction commences before you receive this, you may experience delays in receiving progress payments.

If at any time you have any questions regarding BankSA Residential Building Loans, just contact our Lending Service Centre on 13 13 76, 8am-8pm, Monday to Saturday.

How do I get paid?

A pre-completed Application for Progress Payment form for each stage of construction is supplied to the borrower with their copy of the Progress Payment Calculation Schedule.

When works to the agreed stage are completed, you should request the borrowers to sign the appropriate Application for Progress Payment form for that stage. This must be done before you claim a payment. The signed Application for Progress Payment form is to be sent to:

Address: BankSA Progress Payment Department

Locked Bag 1

Kogarah

NSW 1485

Fax: 02 9055 3112

Email: progresspayments@stgeorge.com.au

An electronic payment will be made by BankSA's Progress Payment department within 48 hours of receipt of the signed Application for Progress Payment form once the documentation is satisfactory.

If you do not require a payment at a particular stage, you must complete all the work in the following stage before your next payment.

Please note that BankSA will not make progress payments between stages.

When signing the Application for Progress Payment form, the borrower is acknowledging that the construction has successfully reached that stage indicated by the builder and is authorising payment.

Borrowers have been informed that, under no circumstances, should they sign an Application for Progress Payment form prior to the builder completing the necessary work.

Inspections.

BankSA may require a frame inspection. If this is the case, the inspection will be ordered upon receipt of a signed request or your instruction.

When construction is complete, and prior to releasing the final progress payment, BankSA requires a satisfactory, final inspection to be carried out by the BankSA nominated valuer or quantity surveyor. This inspection should be arranged by contacting the Progress Payments Department on 1300 130 586 and select option 3.

Please note: We may require at any stage that the valuer or quantity surveyor nominated by us, inspects the site and certifies that the building works have been satisfactorily completed to the agreed extent and in accordance with the approved plans and specifications provided to us. We need not make any progress payments (including the first and the final) unless the valuer or quantity surveyor so certifies.

Builder's responsibilities.

Builder's Insurance.

You must supply to the borrowers a copy of your Contractor's Risk Insurance policy (in SA it's called a "Builder's Indemnity Insurance", in WA "Builder's Risk Insurance", in NSW it is referred to as "Home Warranty

Insurance”) or a certificate of currency. The insurance must cover the period until practical completion of the proposed dwelling.

Builder’s Licence.

You must supply to the borrower a copy of your current Builder’s Licence.

First progress payment.

Prior to the first progress payment being made, in addition to the signed Application for Progress Payment form, the borrowers must supply BankSA with items detailed in the Residential Loan Agreement General Terms and Conditions and any other documentation required but not yet provided.

The borrower may ask you to supply these items. Refer to section “How the progress payment system works” for an example of items you may be asked to provide.

Final progress payment.

Before releasing the final progress payment, in addition to the signed Application for Progress Payment form, BankSA requires the following:

1. A satisfactory, final inspection report from the BankSA appointed valuer - contact the Progress Payment Department on 1300 130 586 and select option 3 to arrange.
2. For properties located in NT, VIC and ACT: Copy of the Certificate of Compliance and Occupancy – arranged by you.
3. For properties located in QLD, BankSA may require a certificate of completion/occupancy issued on behalf of the local council – arranged by you.
4. Borrower(s) must supply proof of a Householder’s Insurance Policy, with BankSA noted as mortgagee, for the minimum amount of cover stated in their Loan Offer.

Owner Builder's Guide to Residential Building Loans.

If you're building your own home rather than using a contract builder, BankSA can lend to you. However, there are a few things you will need to know.

1. The value of the finished construction will determine how much we can lend to you and will be based on the lower of:
 - the land value plus the total of Owner/Builder Estimate of Construction Cost form, and
 - the on-completion value of the property as determined by the valuer.
2. Any Loan Agreement we issue sets out our other requirements for building loans.

To help us determine how much we can lend to you as an owner builder in addition to us assessing your repayment capacity, there are a few things you must bring with you when you visit your BankSA lender, to support your loan application:

- A fully completed Owner/Builder Estimate of Construction Costs form. This can be obtained from any BankSA branch.
- Your (written) schedule of progress payments. This schedule should show how much money you will progressively need as you build, and when. It should also detail the works you intend completing at each stage to explain the purpose of these payments. BankSA will review the schedule and it will assist our valuer to assess the projected cash flow. Progress payments will be subject to negotiation and final approval by BankSA.
- Council or private certified approved plans approved plans and specifications along with any conditions of approval specified by the local council. If you have not yet submitted these to Council for approval, to complete our assessment, conduct a valuation of the property and progress your loan application, we will require a set identical to those to be, or which have been submitted to Council. You will be required to provide Council's approval along with any conditions of approval specified by them before we release any funds for construction to you.

- Written details of all work that is to be carried out by you as owner builder or family, friends and sub-contractors. This should include all trades such as plumbing, electrical work, bricklaying, carpentry, roof tiling, wall and floor tiling, gas fitting, painting, concreting.

Highlight the works to be carried out at no cost, and detail any works to be completed at a discounted rate by yourself, your family or friends. We also need a complete costing of the works to be sub-contracted to qualified tradesmen. Please include copies of written quotes.

If you have already started.

If you need finance after already starting, but have not completed the internal linings, you must also supply written details of:

- The total cost of the whole job, including labour and materials.
- The total costs incurred to date.
- Materials on hand and paid for, but not yet in position (receipts required).
- Evidence that the work in position has been inspected and approved by council.
- Copies of council approved plans and specifications, along with any conditions of approval specified by the local council.

Inspections.

There will be at least four inspections carried out by our nominated valuer during construction and before each progress payment is made. The cost of each inspection may vary depending on the State/Territory in which the property is located.

For properties in all States/Territories, compulsory progress inspections are required at the following stages:

- Completion of slab/footings piers.
- Completion of frame including roof.
- Completion of brickwork and external lining.
- On completion.

Obtaining a loan approval.

Once the valuation is complete and is received by your BankSA lender, your application will be processed. If there are no unusual circumstances, BankSA issues a Loan Offer, Residential Loan Agreement General Terms and Conditions and any other documents as part of your Loan Agreement.

The Loan Agreement will also include a Progress Payment Calculation Schedule. This schedule sets out details of each progress payment at the stages determined by you and agreed by BankSA. This schedule is a guide only. Actual progress payments to be made available for each stage are based on amounts recommended by the valuer on completion of each progress inspection.

Completing legal requirements.

BankSA's legal requirements are set out in the Loan Agreement's General Terms and Conditions. The BankSA mortgage preparers will send a list of requirements, specific to your Loan Agreement, to you or your solicitor. BankSA generally allows up to four weeks for all the legal requirements to be completed (this may vary depending on the location of your property). However, it is in your best interest to have all your legal work completed as soon as possible to avoid delays in building your home. This is particularly important when you consider that delays could mean a significant increase in your building costs, due to price increases on both materials and labour.

When can I start?

After BankSA's legal requirements are satisfactorily completed we will inform you in writing when construction can commence. If you commence construction works before receiving our authority to commence, you may experience delays in receiving payments from us which may result in delays in the progress of the construction of your home.

Progress payments.

The Progress Payment Calculation Schedule sets out details of each Bank progress payment at the stages determined by you and agreed by BankSA. This schedule is a guide only. Actual progress payments made available

for each stage are based on amounts recommended by the valuer on completion of each progress inspection.

An up-front advance may be possible once our legal formalities have been completed, provided there is sufficient equity in the land. This is determined using the following calculation:

Example – for (NSW, SA, ACT, QLD)

Land Value	\$50,000
x 75% (maximum allowable loan to value ratio)	\$37,500
Less: outstanding loan balance	\$30,000
Up-Front Advance	<u>\$7,500</u>

All progress payments are made by the BankSA Progress Payment Department and only after a receipt of a satisfactory inspection from the Bank’s appointed valuer.

An application for Progress Payments form - Owner Builders is required prior to any payments being made.

Prior to any funds being advanced or made available BankSA requires:

All the requirements to be met are set out in the Residential Loan Agreement General Terms and Conditions under the following sections:

1. “Our requirements before we make a loan advance” section; and
2. “Our additional requirements if you have a building loan” section.

These include:

- A current owner builder’s licence/permit.
- A satisfactory Survey Report showing the location of the completed footings/slab identifying the land and showing where the foundations/slab are located in relation to the boundaries (NSW only – a copy is acceptable at this point).
- Builder’s All Risk Insurance (Contractor’s Risk Insurance including Public Liability). The insurance should cover the minimum replacement cost. It must remain current during construction, cover the period to practical completion and BankSA must be noted as the mortgagee.

- Council or Private Certified Approved Plans and Specifications – if not previously provided.
3. Those items detailed in the Residential Loan Agreement General Terms and Conditions, and any items that have been specifically requested by our valuer. For example:
- Engineer's Certificate re: slab/footings.
 - Engineer's Certificate for structural beam.
 - Pest Certificate or Pest Prevention Confirmation.

Purchasing materials while you are building.

One of the main reasons owner builders suffer lengthy delays is due to unplanned purchases of building materials.

Payment will not be made for materials on site that are not affixed to the building.

Impulse purchases are best avoided by drawing up a schedule of purchases, co-ordinated with your schedule of progress payments, and sticking to it. This will ensure that you know what materials you need, when you need them and how much money you have to pay for them.

Extra purchases will slow the project while you arrange for an unplanned, and unbudgeted, valuer's inspection, which might wipe out any savings you had originally made.

Changing plans.

Before you make any changes to council approved plans, you must inform BankSA and obtain our consent. If there are significant changes, such as to the structure or the projected costing, we will require the details in writing. This may require an additional review by our valuer, the cost of which will be payable by you.

The final progress payment.

Before releasing the final progress payment, BankSA will require:

- A satisfactory, final inspection report from the BankSA appointed valuer.
- A Householder's Insurance Policy, which shows BankSA as mortgagee, for the minimum amount of cover stated in the Loan Offer. This policy can be

arranged through any BankSA branch. (Cover notes or Broker's Certificates are unacceptable.)

- For properties located in NSW: Copy of the updated Survey Report showing that the position of the improvements in relation to the boundaries, and that all improvements comply with the Local Government Ordinances (The survey should be updated after completion of eaves and guttering).
- For properties located in NT, VIC and ACT: copy of the Certificate of Compliance and Occupancy.
- For properties located in QLD, BankSA may require a certificate of completion/occupancy issued on behalf of the local council – arranged by you.

Please note: The project must be completed within 24 months of the Loan Offer date, or any longer period agreed by us in writing.

Bank contacts.

If any further information or assistance is required regarding Building Loans, please contact:

BankSA Lending Service Centre

Phone: 13 13 76

7.30am – 7.30pm Monday to Saturday.

If any information is required regarding a progress payment, please contact:

Progress Payment Department

8.30am – 4.30pm Monday to Friday.

Phone: 1300 130 586 and select option 3.

Fax: 02 9055 3112

Email: progresspayments@stgeorge.com.au

Address: Progress Payment Department

Locked Bag 1

Kogarah

NSW 1485

General customer enquiries.

Call 7.30am–7.30pm
7 days a week on 13 13 76

Emergency numbers.

To report that the security of your Password or Access Method is or may be breached or to report a service fault, please phone:

1800 028 208 (freecall)
24 HOURS – seven days a week
Outside Australia: 612 9553 5883

Disputes.

If your complaint is not immediately resolved to your satisfaction contact:

Manager, Customer Relations

PO Box 399
Adelaide SA 5001

If you are not satisfied with our response, you may be able to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA's contact details are:

Online: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678 (free call)
Mail: Australian Financial Complaints Authority
GPO Box 3 Melbourne VIC 3001

bankSA

banksa.com.au

13 13 76 | 7.30am – 7.30pm

Visit us in branch