

# Commercial Niches



## What we do

- Purchase, refinance or equity release
- Lend to individuals, companies (public or private), trusts, trading and non trading entities and partnerships
- Provide support from an experienced Relationship Manager
- Workshop scenarios
- Work exclusively with mortgage brokers
- Take a commonsense view on all deals



## What we don't do

- Credit impaired lending
- Construction or development funding
- Unsecured/franchise lending
- Vacant land or rural residential
- Postcodes with population <10,000
- Aged care or nursing homes



- Full Doc, Mid Doc, Quick Doc products
- Loan amounts up to \$8M and LVR up to 80%\*
- 30 year loan terms / 5 year IO for OO or Inv
- Property types include office, retail, industrial, multi residential units & boarding houses
- No WAULT or WALE requirements
- No annual reviews or revaluations
- GST funding available above standard LVRs
- Newly self employed (ABNs < 2 years accepted when the customer has been working within the same industry for > 2 years)
- Flexible cash out to 80% LVR
- Redraw available
- Complex trust structures
- Tax debt considered
- Guarantees from directors or trading entities
- No cross collateralisation or unnecessary security
- No requirement for transfer of banking facilities (dry lends accepted)
- Short term loans with flexible servicing secured against residential, commercial or residual stock properties - no minimum ICR requirement and no LMI or title insurance.
- Line of Credit up to \$1M - 5 year term with no annual reviews or unused facility fees
- Lease Doc (25 year) standalone servicing with 2 year arm's length remaining lease term
- Full Doc 2 years financial statements and tax returns
- Mid Doc income verification in the form of a self-certification plus **one** of the following:
  - A simplified accountant's declaration or
  - 2 x Business Activity Statements (BAS) or
  - 6 x months business bank statements or
  - 1 year tax return & NOA or
  - 1 year financial statements or
  - 1 year tax return & NOA plus 1 year financial statements (discount applies)

Have a question  
about commercial  
loans?  
**Contact the team**



Into people. Not just transactions.

\* Use our online postcode calculator to determine loan sizes in your security location