

Commercial



Purpose

Commercial property acquisition, refinance or equity release for property improvement, investment, working capital or business expansion.

Up To 80% LVR

Full Doc, Mid Doc & Quick Doc

Up To 30 Years P&I / 5 Years IO

\$100K - \$8M

Owner Occupied or Investment

Fast Approvals, No Ongoing Fees

Doc	Full Doc	Mid Doc	Quick Doc	Full Doc Max	Mid Doc Max
Loan Size	\$100K - \$4M	\$100K - \$4M	\$100K - \$2M	\$4M - \$8M	\$2M - \$6M
Maximum LVR	80%	80%	65%	70%	70%
Term	15-30 years	15-30 years	15-30 years	15-25 years	15-25 years
LOC - \$1M (0.30% loading)	5 years	3 years	3 years	5 years	3 years
Servicing	1.50:1 ICR 1:1 DSR (stressed)	≤ \$2m: 1.75:1 ICR > \$2m: 2.00:1 ICR 1:1 DSR (stressed)	2.00:1 ICR 1:1 DSR (stressed)	1.50:1 ICR 1:1 DSR (stressed)	2.00:1 ICR 1:1 DSR (stressed)

Income Verification

Full Doc	2 years' tax returns and financial statements for all parties to the loan
Mid Doc	Self certified income supported by one of the following five options: <ol style="list-style-type: none"> 1. Accountant's letter 2. Last 2x BAS statements 3. Last 6 months trading bank accounts 4. 1 year tax return + NOA 5. 1 year financial statement
Quick Doc	Self-certified income

Establishment Fee*

Zero Fee Option	No valuation, legal fees, title insurance, establishment fee or settlement fees Minimum loan amount \$500,000 Borrower has the option of adding 0.30% over 5 years to the applicable interest rate or adding 0.50% over 3 years
Option 1	Establishment Fee 0.95% - No ongoing fees
Minimum Estab Fee	\$1,100 including GST

Additional Fees*

Legals	Greater of \$1,000 or 0.10% of loan limit, plus disbursements
Valuation	At cost - payable upon invoice
Title Insurance	At cost - payable upon invoice
Settlement	\$450 (GST free)
Increases & Advances	0.50% on all amounts
Redraw	\$25
Discharge	\$300 (GST free) + legal fees
Early Repayment	3 month's interest on principal repaid within 3 years of loan settlement (1 month's interest charged if principal repaid is from proceeds of a sale of security or from cash) Fixed rate loans may incur an additional cancellation charge

Interest & Repayment Options

Interest	Calculated daily, charged monthly by direct debit
Interest Only	≤ 5 years IO for OO and Inv An application may be submitted to extend IO for up to 1 year at the lender's discretion
Offset/Redraw Facility	Make additional payments to reduce interest

Some specialised properties may incur interest rate loading. | * GST to be added to all fees and commission amounts except where otherwise stated. | LOC incurs 0.30% loading.

Commercial



Interest Rates

Use our [online postcode calculator](#) to check LVRs and loan sizes.

Effective 2 December 2024

Full Doc, Mid Doc & Quick Doc

\$100K - \$8M

Owner Occupied or Investment

Full Doc**

LVR	50%	60%	65%	70%	75%	80%
securities in areas with populations > 50,000						
\$100K - ≤ \$2M	8.04%	8.04%	8.24%	8.44%	8.64%	8.94%
\$2M - ≤ \$3M	8.04%	8.04%	8.24%	8.44%	8.64%	-
\$3M - ≤ \$4M	8.04%	8.04%	8.24%	8.44%	-	-
securities in areas with populations > 20,000 and < 50,000						
\$100K - ≤ \$3M	8.25%	8.25%	8.44%	8.64%	8.84%	-

Full Doc Max*

LVR	50%	55%	60%	65%	70%	75%	80%
securities in metro areas							
\$4M - ≤ \$7M	8.04%^	8.04%^	8.04%^	8.24%^	8.44%	-	-
\$7M - ≤ \$8M	8.04%	8.04%	8.04%	8.24%	-	-	-
^also applicable to securities in areas with populations > 50,000 outside of metro up to \$5M							

Mid Doc**

LVR	50%	60%	65%	70%	75%	80%
securities in Sydney/Melbourne/Brisbane						
\$100K - ≤ \$2M	8.59%	8.69%	8.74%	8.99%	9.29%	9.74%
\$2M - ≤ \$3M	8.59%	8.69%	8.74%	8.99%	9.29%	-
\$3M - ≤ \$4M	8.59%	8.69%	8.74%	8.99%	-	-
Securities in areas with populations > 50,000 outside of Sydney/Melbourne/Brisbane						
\$100K - ≤ \$1.25M	8.59%^	8.69%^	8.74%^	8.99%^	9.29%	-
\$1.25M - ≤ \$2M	8.59%^	8.69%^	8.74%^	8.99%	-	-
^0.20% for securities in areas with populations > 20,000 and < 50,000						

Mid Doc Max*

LVR	50%	60%	65%	70%	75%	80%
securities in Sydney/Melbourne/Brisbane						
\$4M - ≤ \$6M	8.59%	8.69%	8.74%	8.99%	-	-
securities in other Metro areas outside of Sydney/Melbourne/Brisbane						
\$2M - ≤ \$6M	8.59%	8.69%	8.74%	8.99%	-	-
securities in areas with populations > 50,000 outside Metro areas						
\$2M - ≤ \$5M	8.59%	8.69%	8.74%	-	-	-

Quick Doc**

LVR	50%	60%	65%	70%	75%	80%
securities in areas with populations > 50,000						
\$100K - ≤ \$2M	9.14%	9.24%	9.64%	-	-	-

*Commercial Reference Rate (30 Day) 6.99% as Base Rate. | **Commercial Bill Reference Rate (30 Day) 6.99% as Base Rate. | The above interest rates are indicative and subject to change without notice. Please refer to our website for the most up to date rate and product information.

Commercial Lease Doc



Purpose

Commercial property acquisition, refinance or equity release for property improvement, investment, working capital or business expansion.

Up to 70% LVR

Lease Doc

Up To 25 Years P&I / 5 Years IO

\$100K - \$2M

Investment

Fast Approvals, No Ongoing Fees

Interest Rates**

LVR	50%	60%	65%	70%	75%	80%
rates for securities located in areas with populations > 50,000						
\$100K - \$2M	8.10%	8.35%	8.60%	8.60%	-	-

Loan Size	\$100K- \$2M based on location and LVR
Maximum LVR	70%
Serviceability	Standard minimum ICR is stand-alone 1.5x at actual rate on 100% gross rental income Stand-alone servicing
Income Verification	Fully executed lease in registrable format with 24 months remaining at the time of settlement to an arm's length tenant

Establishment Fee*^

Zero Fee Option	No valuation, legal, title insurance, establishment fee or settlement fees Borrower has the option of adding 0.30% over 5 years to the applicable interest rate or adding 0.50% over 3 years (then reverts to current standard rate)
Option 1	Establishment Fee 0.95% - No ongoing fees
Minimum Estab Fee	\$1,100 including GST

Additional Fees*

Legals	Greater of \$1,000 or 0.10% of loan limit, plus disbursements
Valuation	At cost - payable upon invoice
Title Insurance	At cost. Payable upon invoice
Settlement	\$450 (GST free)
Increases & Advances	0.50% on all amounts
Redraw	\$25
Discharge	\$300 (GST free) + legals
Early Repayment	3 month's interest on principal repaid within 3 years of loan settlement (1 month's interest charged if principal repaid is from proceeds of a sale of security or from cash) Fixed rate loans may incur an additional cancellation charge

Interest & Repayments

Interest	Calculated daily, charged monthly by direct debit
Term	15 to 25 years P&I - up to 5 years IO for OO and Inv
Offset/Redraw Facility	Make additional payments to reduce interest

Some specialised properties may incur interest rate loading. | * GST to be added to all fees and commission amounts except where otherwise stated. | ^ The establishment fee and all borrowing costs including but not limited to the lender's settlement fee, valuation, professional legal fees, title insurance fee and disbursements are to be met by the borrower. | ** Commercial Bill Reference Rate (30 Day) 6.99% | All rates are indicative and subject to change without notice. Please refer to our website for up-to-date rate and product information.