

Commercial Interest Rates

Thinktank.

Effective 18 September 2024



Commercial Bill Reference Rate (30 Day) 6.99%

Thinktank is focused on helping small businesses and commercial property investors with commercial property acquisition, refinancing or equity release for property improvement, investment, working capital or business expansion.

Full Doc Owner Occupied / Investment	LVR and rates for securities in populated areas greater than 50,000					
	50%	60%	65%	70%	75%	80%
\$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 located in populated areas > 20,000 and < 50,000						
\$100K - ≤ \$3M	8.25%	8.25%	8.44%	8.64%	8.84%	

Mid Doc Owner Occupied / Investment	LVR and rates for securities in Sydney / Melbourne / Brisbane					
	50%	60%	65%	70%	75%	80%
\$100K - ≤ \$2M	8.59%	8.69%	8.84%	8.99%	9.29%	9.74%
\$2M - ≤ \$3M	8.59%	8.69%	8.84%	8.99%	9.29%	
\$3M - ≤ \$4M	8.59%	8.69%	8.84%	8.99%		
securities in populated areas > 50,000 outside Sydney / Melbourne / Brisbane						
\$100K - ≤ \$1.25M	8.59%	8.69%	8.84%	8.99%	9.34%	
\$1.25M - ≤ \$2M	8.59%	8.69%	8.84%	8.99%		
securities located in populated areas > 20,000 and < 50,000						
\$100K - ≤ \$1.25M	8.79%	8.89%	9.04%	9.19%		
\$1.25M - ≤ \$2M	8.79%	8.89%	9.04%			

Quick Doc Owner Occupied / Investment	LVR and rates for securities located in populated areas greater than 50,000					
	50%	60%	65%	70%	75%	80%
\$100K - ≤ \$2M	9.14%	9.24%	9.64%			

Things you should know:

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 Product Information Sheets](#)

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Max Full Doc Owner Occupied / Investment	LVR and rates for securities in Metro areas						
	50%	55%	60%	65%	70%	75%	80%
\$4M - ≤ \$5M	8.29%	8.29%	8.29%	8.59%	8.69%		
\$5M - ≤ \$7M	8.29%	8.29%	8.29%				
\$7M - ≤ \$8M	8.29%	8.29%					
securities in populated areas > 50,000 outside Metro areas							
\$4M - ≤ \$5M	8.29%	8.29%	8.29%				

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Max Mid Doc Owner Occupied / Investment	LVR and rates for securities in Sydney / Melbourne / Brisbane					
	50%	60%	65%	70%	75%	80%
\$4M - ≤ \$5M	8.69%	8.69%	8.84%	9.09%		
\$5M - ≤ \$6M	8.69%	8.69%				
securities in other Metro areas outside of NSW, VIC, QLD Metro						
\$2M - ≤ \$5M	8.69%	8.69%	8.84%	9.09%		
\$5m - ≤ \$6M	8.69%	8.69%				
securities located in populated areas > 50,000 outside Metro areas						
\$2M - ≤ \$5M	8.69%	8.69%				

Commercial Bill Reference Rate (30 Day) 6.99%

Lease Doc Investment	LVR and rates for securities in populated areas greater than 50,000					
	50%	60%	65%	70%	75%	80%
\$100K - ≤ \$2M	8.10%	8.35%	8.60%	8.60%		

Specialised Securities Owner Occupied / Investment	LVR and rates (+/- according to risk)					
	50%	60%	65%	70%	75%	80%
Full Doc	8.63%	8.63%	8.94%	9.04%		

GST Loan	14.59%
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[Commercial Product Information Sheets](#)