

Commercial

FINSURE
LOANS

thrive

POWERED BY Thinktank.

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 – \$10M

Owner Occupied or Investment

No Ongoing Monthly Fees

| Doc | Full Doc | Mid Doc | Quick Doc | Full Doc Max | Mid Doc Max |
|-------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|
| Loan Size | \$100K – \$4M | \$100K – \$4M | \$100K – \$4M | \$4M – \$10M | \$2M – \$10M |
| Maximum LVR | 80% | 80% | 65% | 70% | 70% |
| Term | 15–30 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) | 1.75:1 ICR 1:1 DSR (stressed) | 2.00:1 ICR 1:1 DSR (stressed) | 1.50:1 ICR 1:1 DSR (stressed) | 1.75:1 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*

| | |
|-------------------|--|
| Option 1 | Establishment Fee 0.95% + GST |
| Option 2 | Establishment Fee 1.50% + GST (no Early Repayment Fee) |
| Minimum Estab Fee | \$1,100 including GST |

Additional Fees*

| | |
|-------------------|---|
| Legal Fee | Greater of \$1,000 or 0.10% of loan limit, plus disbursements |
| Valuation Fee | At cost – payable upon invoice |
| Title Insurance | At cost – payable upon invoice if applicable (required for loans over \$4m or over 65% LVR) |
| Settlement Fee | \$495 (GST free) payable at settlement |
| Loan Increase Fee | Same as Establishment Fee, Min \$1,100 inc GST |
| Redraw | \$25 |
| Discharge Fee | \$950 (GST free) + legal fees |
| Early Repayment | 3 months' 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 12 December 2025

\$100K – \$10M

Full Doc, Mid Doc & Quick Doc

Owner Occupied or Investment

Full Doc**

| LVR | 50% | 60% | 65% | 70% | 75% | 80% |
|--|-------|-------|-------|-------|-------|-------|
| securities in areas with populations > 50,000 | | | | | | |
| \$100K – ≤ \$3M | 7.29% | 7.29% | 7.39% | 7.69% | 7.89% | 8.19% |
| \$3M – ≤ \$4M | 7.29% | 7.29% | 7.39% | 7.69% | - | - |
| Vacant land in areas with population > 50,000 | | | | | | |
| \$100K – ≤ \$2M | 8.29% | 8.29% | 8.39% | - | - | - |
| securities in areas with populations > 20,000 and < 50,000 | | | | | | |
| \$100K – ≤ \$3M | 7.50% | 7.50% | 7.59% | 7.89% | 8.09% | - |

Full Doc Max*

| LVR | 50% | 55% | 60% | 65% | 70% | 75% | 80% |
|---|--------------------|--------------------|--------------------|--------------------|-------|-----|-----|
| securities in metro areas | | | | | | | |
| \$4M – ≤ \$7M | 7.29% [^] | 7.29% [^] | 7.29% [^] | 7.39% [^] | 7.69% | - | - |
| \$7M – ≤ \$10M | 7.29% | 7.29% | 7.29% | 7.39% | - | - | - |
| [^] 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 areas with populations > 50,000 | | | | | | |
| \$100K – ≤ \$3M | 7.84% | 7.94% | 7.99% | 8.24% | 8.54% | 8.99% |
| \$3M – ≤ \$4M | 7.84% | 7.94% | 7.99% | 8.24% | - | - |
| Vacant land in areas with population > 50,000 | | | | | | |
| \$100K – ≤ 2M | 8.84% | 8.94% | 8.99% | - | - | - |
| securities in areas with populations > 20,000 and < 50,000 | | | | | | |
| \$100K – ≤ \$3M | 8.04% | 8.14% | 8.19% | 8.44% | 8.74% | - |

Mid Doc Max*

| LVR | 50% | 60% | 65% | 70% | 75% | 80% |
|---|-------|-------|-------|-------|-----|-----|
| securities in Metro locations | | | | | | |
| \$4M – ≤ \$7M | 7.84% | 7.94% | 7.99% | 8.24% | - | - |
| \$7M – ≤ 10M | 7.84% | 7.94% | 7.99% | 8.24% | - | - |
| securities in areas with populations > 50,000 outside Metro areas | | | | | | |
| \$4M – ≤ \$5M | 7.84% | 7.94% | 7.99% | - | - | - |

Quick Doc**

| LVR | 50% | 60% | 65% | 70% | 75% | 80% |
|--|-------|-------|-------|-----|-----|-----|
| securities in areas with populations > 50,000 | | | | | | |
| \$100K – ≤ \$4M | 8.39% | 8.49% | 8.89% | - | - | - |
| securities in areas with populations > 20,000 and < 50,000 | | | | | | |
| \$100K – ≤ \$3M | 8.59% | 8.69% | 9.09% | - | - | - |

*Commercial Reference Rate (30 Day) 6.24% as Base Rate. | **Commercial Bill Reference Rate (30 Day) 6.24% 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

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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 – \$4M

Investment

No Ongoing Monthly Fees

Interest Rates**

| LVR | 50% | 60% | 65% | 70% | 75% | 80% |
|---|-------|-------|-------|-------|-----|-----|
| rates for securities located in areas with populations > 50,000 | | | | | | |
| \$100K – \$4M | 7.35% | 7.60% | 7.85% | 7.85% | - | - |
| rates for securities located in areas with populations > 20,000 and <50,000 | | | | | | |
| \$100K – \$3M | 7.55% | 7.80% | 8.05% | 8.05% | - | - |

| | |
|---------------------|---|
| Loan Size | \$100K- \$4M based on location and LVR |
| Maximum LVR | 70% |
| Serviceability | Standard minimum ICR is stand-alone 1.25x at actual rate on net 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*^

| | |
|-------------------|--|
| Option 1 | Establishment Fee 0.95% + GST |
| Option 2 | Establishment Fee 1.50% + GST (no Early Repayment Fee) |
| Minimum Estab Fee | \$1,100 including GST |

Additional Fees*

| | |
|-------------------|---|
| Legal Fee | Greater of \$1,000 or 0.10% of loan limit, plus disbursements |
| Valuation Fee | At cost – payable upon invoice |
| Title Insurance | At cost. Payable upon invoice if applicable (required for loans over \$4m or over 65% LVR) |
| Settlement Fee | \$495 (GST free) payable at settlement |
| Loan Increase Fee | Same as Establishment Fee, Min \$1,100 inc GST |
| Redraw | \$25 |
| Discharge Fee | \$950 (GST free) + legal fees |
| Early Repayment | 3 months' 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) 6.24% | All rates are indicative and subject to change without notice. Please refer to our website for up-to-date rate and product information.