For Thinktank accredited mortgage brokers only. Not for distribution to customers.

Commercial

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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	$4M - $10M
Maximum LVR	80%	80%	65%	70%	70%
Term	15-30 years	15-30 years	15-30 years	15-30 years	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: 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.

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Commercial Edge Promotion

Click to learn more about waived and reduced Commercial loan fees.

Effective 06 October 2026

Full Doc, Mid Doc & Quick Doc

$100K - $10M

Owner Occupied or Investment

Full Doc**

LVR	50%	55%	60%	65%	70%	75%	80%
Securities in areas with populations > 50,000							
$100K - ≤ $3M	7.94%	7.94%	7.99%	8.09%	8.35%	8.69%	9.09%
$3M - ≤ $4M	7.94%	7.94%	7.99%	8.09%	8.35%	-	-
Vacant land in areas with population > 50,000							
$100K - ≤ $2M	8.94%	8.94%	8.99%	9.09%	-	-	-
Securities in areas with populations > 20,000 and < 50,000							
$100K - ≤ $3M	8.15%	8.15%	8.20%	8.29%	8.59%	8.89%	-

Full Doc Max*

LVR	50%	55%	60%	65%	70%	75%	80%
Securities in metro areas							
$4M - ≤ $7M	7.94%^	7.94%^	7.99%^	8.09%^	8.35%	-	-
$7M - ≤ $10M	7.94%	7.94%	7.99%	8.09%	-	-	-
^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	8.64%	8.64%	8.74%	8.84%	9.19%	9.89%
$3M - ≤ $4M	8.64%	8.64%	8.74%	8.84%	-	-
Vacant land in areas with population > 50,000						
$100K - ≤ 2M	9.64%	9.64%	9.74%	-	-	-
Securities in areas with populations > 20,000 and <50,000						
$100K - ≤ $3M	8.84%	8.84%	8.94%	9.04%	9.39%	-

Mid Doc Max*

LVR	50%	60%	65%	70%	75%	80%
Securities in Metro locations						
$4M - ≤ $7M	8.64%	8.64%	8.74%	8.84%	-	-
$7M - ≤ 10M	8.64%	8.64%	8.74%	-	-	-
Securities in areas with populations > 50,000 outside Metro areas						
$4M - ≤ $5M	8.64%	8.64%	8.74%	-	-	-

Quick Doc**

LVR	50%	60%	65%	70%	75%	80%
Securities in areas with populations > 50,000						
$100K - ≤ $4M	9.24%	9.44%	9.74%	-	-	-
Securities in areas with populations > 20,000 and <50,000						
$100K - ≤ $3M	9.24%	9.44%	9.74%	-	-	-

*Commercial Reference Rate (30 Day) 7.24% as Base Rate. | **Commercial Bill Reference Rate (30 Day) 7.24% 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	8.35%	8.60%	8.85%	8.85%	-	-
Rates for Securities located in areas with populations > 20,000 and <50,000						
$100K - $3M	8.55%	8.80%	9.05%	9.05%	-	-

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) 7.24% | All rates are indicative and subject to change without notice. Please refer to our website for up-to-date rate and product information.