Thinktank..

Products & Rates



Commercial

Full Doc, Mid Doc,
Quick Doc & Lease Doc

Find out more

Residential

Full Doc & Mid Doc

Find out more

SMSF

Full Doc & Mid Doc |
Commercial or Residential

Find out more

Private

Mid Doc & Quick Doc |
Private or Residual Stock

Find out more

Specialised Securities, Line of Credit and GST Loans also available › find out more



Into people.
Not just transactions.

Our dedicated Relationship Manager team are here to provide you with valuable support at every step of the way, from initial workshops through to settlement.

Contact the team

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

Commercial

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	$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

Thinktank..

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

Thinktank..

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.

Residential

Thinktank..

Purpose

Residential property or vacant land acquisition, refinance or equity release for personal, business or investment purposes.

Up To 80% LVR

Full Doc & Mid Doc

Up To 30 Years P&I / 5 Years IO

$100K - $5M

Owner Occupied & Investment

No Ongoing Monthly Fees

Borrowers	Individual, partnership, company and trust borrowers
Servicing	Net Servicing Ratio (NSR) >1.01x stressed at greater of loan rate +2.0% & 7.00% P&I
Security Property	Minimum security property value $200,000. Off the plan purchases in buildings less than or equal to 10 levels are acceptable for loan amounts up to $3.5M. Flexible options accepting securities in country areas (<10,000 population), refer to Postcode Calculator on website.
Responsible Lending	Thinktank is required to make all reasonable enquiries of the applicants to ensure responsible lending standards are adhered to and the loan product is suitable

Income Verification

Full Doc	PAYG 1. 2x payslips ≤ 6 weeks old Self-employed 1. Minimum 2 years' self-employed, last 2x years' company/business/financial statements + tax returns + individual tax returns 2. Investment - copies of leases, confirmation of rental income required.
Mid Doc	Statement of self-certified income supported by one of the following six options: 1. Accountant's letter 2. Last 2 x BAS statements 3. Last 6 months trading bank account statements 4. 1 year tax return & NOA 5. 1 year financial statement 6. 1 year tax return & NOA plus 1 year financial statement

Fees*^ (No Monthly, Annual or Other Recurring Fees)

Loan Amounts**	≤ $3.5M up to 65% LVR, or ≤ 3M up to 80% LVR	> $3.5M all LVR, or > 3M ≤ 3.5M and over 65% LVR
Establishment Fee	$650 + GST (includes standard legal fee)* for residential property 1.00% inclusive of GST for vacant land	0.50% (includes GST and standard legal fees)*
Valuation Fee	$385 (incl GST) payable at settlement. If the valuation costs $1,000 or more (incl GST), the full valuation cost will be invoiced to the customer up front.	Included in the Settlement Fee unless the valuation costs $2,000 or more (incl GST), then the full valuation cost will be invoiced to the customer up front.
Settlement Fee	$495 (GST free) payable at settlement Separate to Establishment Fee	$2000 (GST free) payable at settlement Separate to Establishment Fee
Redraw	Up to 2 per calendar month fee-free, $25 per redraw thereafter	
Discharge Fee	$495 (GST free) + legal fees	

Interest & Repayments

Interest	Calculated daily, charged monthly by direct debit
Term	15 to 30 years (P&I) - up to 5 years interest only (IO) for owner occupied and investment IO period may be extended for up to 1 year upon application by the borrower at the lender's discretion.
Offset/Redraw Facility	Make additional payments to reduce interest
Additional Repayments	Additional repayments are permitted at any time on variable rate loans

*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, and disbursements are to be met by the borrower. | **Interest rates and fees may differ depending on location.

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

Residential

Thinktank

Interest Rates

Use our online postcode calculator to check LVRs and loan sizes.

Effective 06 October 2026

Full Doc & Mid Doc

$100K - $5M

Owner Occupied and Investment

Full Doc**

LVR	50%		60%		65%		70%		75%		80%	
	Interest Rate	Comparison Rate	Interest Rate	Comparison Rate	Interest Rate	Comparison Rate	Interest Rate	Comparison Rate	Interest Rate	Comparison Rate	Interest Rate	Comparison Rate
Residential Property | loadings: interest only +0.20% and investment +0.10%												
$100K - ≤ $3M	7.03%	(7.14%)	7.03%	(7.14%)	7.03%	(7.14%)	7.03%	(7.14%)	7.23%	(7.35%)	7.23%	(7.35%)
$3M - ≤ $3.5M	7.03%	(7.14%)	7.03%	(7.14%)	7.03%	(7.14%)	8.24%	(8.47%)	8.24%	(8.47%)	-	-
$3.5M - ≤ $5M	7.84%	(8.07%)	7.84%	(8.07%)	7.84%	(8.07%)	8.24%	(8.47%)	8.24%	(8.47%)	-	-
Owner Occupied Vacant Land												
$100K - ≤ $2M	7.94%	(8.12%)	7.94%	(8.12%)	7.94%	(8.12%)	8.19%	(8.38%)	8.19%	(8.38%)	-	-
Investment Vacant Land												
$100K - ≤ $2M	8.34%	(8.53%)	8.34%	(8.53%)	8.34%	(8.53%)	8.59%	(8.78%)	8.59%	(8.78%)	-	-

Mid Doc**

LVR	50%		60%		65%		70%		75%		80%	
	Interest Rate	Comparison Rate	Interest Rate	Comparison Rate	Interest Rate	Comparison Rate	Interest Rate	Comparison Rate	Interest Rate	Comparison Rate	Interest Rate	Comparison Rate
Residential Property | *loadings not applicable on marked rates												
$100K - ≤ $3M	7.18%	(7.30%)	7.23%	(7.35%)	7.23%	(7.35%)	7.23%	(7.35%)	7.33%	(7.45%)	7.33%	(7.45%)
$3M - ≤ $3.5M	7.18%	(7.30%)	7.23%	(7.35%)	7.23%	(7.35%)	8.49%*	(8.72%)	8.49%*	(8.72%)	-	-
$3.5M - ≤ $5M	7.99%*	(8.22%)	7.99%*	(8.22%)	7.99%*	(8.22%)	8.49%*	(8.72%)	8.49%*	(8.72%)	-	-
Owner Occupied Vacant Land												
$100K - ≤ $2M	8.24%	(8.43%)	8.24%	(8.43%)	8.24%	(8.43%)	8.49%	(8.72%)	8.49%	(8.72%)	-	-
Investment Vacant Land												
$100K - ≤ $2M	8.64%	(8.83%)	8.64%	(8.83%)	8.64%	(8.83%)	8.89%	(9.08%)	8.89%	(9.08%)	-	-

Mid Doc Loadings

Mid Doc Loadings (residential property securities)	+0.30% loading for Interest Only Investment loan +0.20% loading for Interest Only Owner Occupied loan +0.20% loading for Investment loan Principal and Interest loan

Maximum LVR & Loan Amount by Location

LVR	65%	70%	75%	80%	65%	70%	75%
Loan Amounts^	$100K to ≤ $3.5M				> $3.5M to $5M		
Syd / Melb / Bris	$3.5M	$3M	$3M	$3M	$5M	$5M	$5M
Other Metro	$3.5M	$3M	$3M	$3M	$4M	$4M	$3M
Regional	$2M	$2M	$1.5M	$1M	$3M	$3M	-
Country	$1M	$1M	-	-	-	-	-
Metro inner city apartments / high density	$1.5M	$1.5M	$1.5M	$1.5M	-	-	-

^Vacant land $2M at 75% LVR for Metro locations, $1M at 75% for regional locations. | **Customer base rate Standard Residential Rate (SRR) 8.59%. | Comparison rate calculated on a $150,000 loan amount amortised over a 25-year term. WARNING: This comparison rate applies only to the examples or examples given. Different amounts and terms will result in different comparison rates. Costs such as Redraw Fees or Early Repayment Fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan. | Owner Occupied rates are only available to individual borrowers. Partnership, Trusts, and Company Borrowers attract the Investment rate irrespective of the property ownership. | 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.

Residential Bridging Loan

Thinktank..

Purpose

Support owner occupiers or investors purchasing an existing residential property while waiting to sell an existing residential property

Up to 80% Peak Debt LVR (including capitalised interest)

Full Doc & Mid Doc for Residual Debt

Up to 18-month bridging term with interest capitalised

$200K - $7M

Owner Occupied and Investment

No servicing required for No Residual Debt bridging

Borrowers	Individual, partnership, company and trust borrowers
Servicing	No Residual Debt: no servicing required, interest capitalised during bridging term at greater of loan rate +2.0% & 7.00% With Residual Debt: servicing applicable for End Debt only. Net Servicing Ratio (NSR) >1.01x stressed at greater of loan rate +2.0% & 7.00%. Interest is capitalised (minimum 12 months used in serviceability calculation) during the bridging term at greater of loan rate +2.0% & 7.00%
Security Property	Minimum security property value $200,000. Vacant land permitted as incoming security only.
Responsible Lending	Thinktank is required to make all reasonable enquiries of the applicants to ensure responsible lending standards are adhered to and the loan product is suitable

Income Verification (required for End Debt only)

Full Doc	PAYG 2. 2x payslips ≤ 6 weeks old Self-employed 3. Minimum 2 years' self-employed, last 2x years' company/business/financial statements + tax returns + individual tax returns 4. Investment - copies of leases, confirmation of rental income required.
Mid Doc	Statement of self-certified income supported by one of the following six options: 7. Accountant's letter 8. Last 2 x BAS statements 9. Last 6 months trading bank account statements 10. 1 year tax return & NOA 11. 1 year financial statement 12. 1 year tax return & NOA plus 1 year financial statement

Fees*^ (No Monthly, Annual or Other Recurring Fees)

Loan Amounts	Peak Debt - up to $7m inclusive of Capitalised Interest Residual Debt - refer to Residential product guide and rate sheet
Establishment Fee	0.95% inclusive of GST Calculated based on Loan Amount excluding capitalized interest
Valuation Fee	$770 (incl GST) total payable at settlement. If the valuation costs $1,000 or more (incl GST), the full valuation cost will be invoiced to the customer up front. Note: short form or long form valuation required for outgoing property/property to be sold
Settlement Fee	$495 (GST free) payable at settlement. Settlement Fee is separate to Establishment Fee
Redraw or Offset	Available post bridging period. Up to 2 per calendar month fee-free, $25 per redraw thereafter
Discharge Fee	$495 (GST free) + legal fees

Interest & Repayments

Interest	During bridging period: Interest capitalised Residual Debt: calculated daily, charged monthly by direct debit
Term	Up to 18 months bridging period. Total loan term including bridging period up to 30 years No minimum term, however minimum 12 months used for Interest capitalisation calculation in serviceability. Repay anytime without penalty
Offset/Redraw Facility	Available post bridging period.
Repayments	Additional repayments are permitted at any time. Only P&I permitted for Residual Debt

Residential Bridging Loan

Thinktank..

Interest Rates

Use our online postcode calculator to check LVRs and loan sizes.

Effective 27 October 2026

Up to 18-Month Bridging Period

$200K - $7M

Owner Occupied and Investment

Key Benefits

Simple Servicing	No Residual Debt: No servicing required With Residual Debt: Servicing applies to End Debt only
Flexible Product Parameters	Up to 18-month bridging period Up to $7 million Peak Debt Up to 80% Peak Debt LVR
Repayment Flexibility	No monthly repayments required during the bridging period
Commission	No clawback
Quick Eligibility Check	Check eligibility in seconds with our Quick Digital Serviceability Calculator

Rates applicable during Bridging Period

LVR	50%	55%	60%	65%	70%	75%	80%
For Owner Occupied and Investment properties							
$200K - ≤ $7M	8.49%	8.49%	8.49%	8.49%	8.59%	8.69%	8.69%

Refer to Residential interest rates for Residual Debt interest rates.

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Commercial SMSF

Thinktank..

Commercial Edge Promotion

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

Up To 80% LVR

$100K - $10M

Income Verification Varies

New or Established SMSFs

Up To 30 Years P&I / 5 Years IO

Owner Occupied or Investment

Loan Size	$100K - $10M based on location and LVR
Serviceability	1.50:1 ICR minimum (SMSF income + net rent + contributions) and 1.00:1 DSR
Fund Only Servicing	Open to PAYG and self-employed investors only using SMSF income + net rent + contributions (concessional and non-concessional) 2 years individual tax returns for the SMSF members + 2 years financial statements and tax returns for the SMSF (if an existing fund) + commercial lease if investment.
Group Servicing Options	Where Group Servicing is required, Full Doc and Mid Doc income verification are acceptable from the self-employed member or guarantor. • 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
Fund Requirements	No liquidity or net asset requirement One or more SMSF members in accumulation phase for all loans up to $8M
Income Verification	Differing verification documents may be required depending on historical or projected contributions.

Fees*^

Establishment Fee	Option 1: Establishment Fee 0.95% + GST (1.10% + GST where Mid Doc Group Servicing is applied) Option 2: 1.50% + GST (no Early Repayment Fee)
Settlement Fee	$495 (GST free) payable at settlement
Legal Fee	At cost - payable upon invoice
Valuation Fee	At cost - payable upon invoice
Title Insurance	Title insurance required for loans over $4m or over 65% LVR - refer to Title Insurance Information sheet for further details & pricing
Early Repayment	3 months' interest calculated on the amount of principal repaid within 3 years from settlement, unless repayment is from the proceeds of sale of a security or from cash, in which case will be reduced to 1 month's interest on the amount principal repaid. Fixed rate loans may incur an additional cancellation charge on additional or early repayments.
Discharge Fee	$950 (GST free) + legal fees

Interest & Term

Interest#	Calculated daily, charged monthly by direct debit
Term	15 to 30 years P&I - up to 5 years IO + 25yrs P&I Up to 25 years P&I - up to 5 years IO + 20 yrs P&I for loans from $4M to $8M IO period may be extended for up to 1 year upon application by the borrower at the lender's discretion.

Important Information

Key Message	Make sure your client engages qualified professionals from the start of the transaction to prevent costly mistakes and delays. Setting up a SMSF and borrowing through it is complex, with the potential for serious administrative penalties if requirements aren't followed correctly. Borrowers should obtain advice particular to their circumstances from appropriate legal, financial planning and accounting experts.
Things To Know	Refer to SMSF Loan Submission Checklist for all required supporting document information.

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.

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Residential SMSF

Thinktank..

Purpose

SMSF loans made simple for investing in houses and apartments.

Up To 80% LVR

Income Verification Varies

Up To 30 Years P&I / 5 Years IO

Up to $5M

New or Established SMSFs

No Ongoing Monthly Fees

LVR	Up to 80% LVR on houses and apartments
Security Property	Maximum loan for houses and apartments is $5M in major capital cities and major metro areas. Minimum security property value $200,000. Off the plan purchases in buildings to ≤ 10 levels are acceptable for loan amounts up to $3.5M.
Serviceability	1.50:1 ICR minimum (SMSF income + net rent + contributions) and 1.00:1 DSR
Fund Only Servicing	Open to PAYG and self-employed investors only using SMSF income + net rent + contributions (concessional and non-concessional) | 2 years individual tax returns for the SMSF members + 2 years financial statements and tax returns for the SMSF (if an existing fund)
Group Servicing Options	Where Group Servicing is required, Full Doc and Mid Doc income verification are acceptable from the self-employed member or guarantor. • 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
Easy Refinance (no serviceability assessment required)	-A minimum of 12 months' satisfactory loan conduct must be evidenced by 12 months of loan statements. -Acceptable payment type refinances are: IO to IO, PI to PI or IO to PI refinance. PI to IO switching is not permitted -Refinances must be dollar-for-dollar. Additional funds may only be advanced to capitalise refinance costs -The new loan repayment and interest rate must be lower than the existing loan. -Term extensions are permitted, provided the borrower acknowledges that extending the loan term may result in paying more interest over the life of the loan.
Fund Requirements	No liquidity or net asset requirement | One or more SMSF members in accumulation phase
Income Verification	Differing verification documents may be required depending on historical or projected contributions.

Fees*^

Loan Amounts**	≤ $3.5M up to 65% LVR, or ≤ 3M up to 80% LVR	> $3.5M all LVR, or > 3M ≤ 3.5M and over 65% LVR
Establishment Fee	$650 + GST (includes standard legal fee)	1.25% includes GST and standard legal fee
Valuation Fee	$350 + GST payable at settlement. If the valuation exceeds $2,000, the full valuation cost is payable by the customer.	Included in the Settlement Fee. If the valuation exceeds $2,000, the full valuation cost is payable by the customer.
Settlement Fee	$495 (GST free) payable at settlement Separate to Establishment Fee	$2,000 (GST free) payable at settlement. Separate to Establishment Fee. Includes Valuation Fee where the cost is less than $2,000.
Early Repayment	For loans up to $3.5M: 3 months' interest calculated on the amount of principal repaid within 3 years from settlement, unless repayment is from the proceeds of sale of a security or from cash, in which case will be reduced to 1 month's interest on the amount principal repaid | Fixed rate loans may incur an additional cancellation charge on additional or early repayments	
Discharge Fee	$950 (GST free) + legal fees	

Interest & Term

Interest#	Calculated daily, charged monthly by direct debit
Term	15 to 30 years P&I - up to 5 years IO + 25yrs P&I | IO period may be extended for up to 1 year upon application by the borrower at the lender's discretion.

Important Information

Key Message	Make sure your client engages qualified professionals from the start of the transaction to prevent costly mistakes and delays. Setting up a SMSF and borrowing through it is complex, with the potential for serious administrative penalties if requirements aren't followed correctly. Borrowers should obtain advice particular to their circumstances from appropriate legal, financial planning and accounting experts.
Things To Know	Refer to SMSF Loan Submission Checklist for all required supporting document information.

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. | **Interest rates and fees may differ depending on location.

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

SMSF

Thinktank

Interest Rates

Use our online postcode calculator to check LVRs and loan sizes.

Effective 06 October 2026

Income Verification Varies

$100K - $10M

New or Established SMSFs

Commercial: $100K - $4M

LVR	50%	60%	65%	70%	75%	80%
Securities in areas with populations > 50,000						
$100K - ≤ $2M	7.84%	7.84%	7.99%	7.99%	8.19%	8.28%
$2M - ≤ $3M	7.84%	7.84%	7.99%	7.99%	8.19%	8.28%
$3M - ≤ $4M	7.84%	7.84%	7.99%	7.99%	-	-
Securities in areas with populations > 20,000 and < 50,000						
$100K - ≤ $2M	8.04%	8.04%	8.19%	8.19%	8.39%	-
$2M - ≤ $3M	8.04%	8.04%	8.19%	8.19%	-	-

Commercial: $4M - $10M

LVR	50%	55%	60%	65%	70%	75%
Securities in metro areas						
$4M - ≤ $7M	8.04%	8.04%	8.04%	8.19%	8.19%	-
$7M - ≤ $10M	8.04%	8.04%	8.04%	8.19%	-	-
Securities located in areas with populations > 50,000						
$4M - ≤ $5M	8.04%	8.04%	8.04%	8.19%	-	-

Residential

LVR	50%	60%	65%	70%	75%	80%
Up to ≤ $3M	7.34%	7.34%	7.44%	7.44%	7.63%	7.63%
$3M - ≤ $3.5M	7.34%	7.34%	7.44%	8.19%	8.34%	-
$3.5M - ≤ $5M	8.04%	8.04%	8.19%	8.19%	8.34%	-

Interest Only Loading

Commercial IO	Interest rate loading +0.10%
Residential IO	Interest rate loading +0.25%

The above interest rates are indicative and subject to change without notice.

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

Private

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Product Information

Residential, commercial property, or vacant land secured lending for individuals, company, partnerships, or trusts.

Up To 70% LVR

Up to 3 Years IO or 1 Year Streamlined

Mid Doc, Quick Doc, or Streamlined

Up to $7.5M

Resi, Commercial, or Vacant Land

No Ongoing Monthly Fees

Purpose

Loan Type	Private Loan	Residual Stock Loan
Purpose	Residential or commercial property secured lending for various purposes including, commercial or residential property acquisition, refinance or equity release for non-personal use, working capital or business expansion	Residential or commercial property secured lending for residual stock financing for property developers
Security	Flexible security requirements, standard residential, commercial, specialised securities, vacant land, high-rise and inner-city apartments acceptable, contact our team for more details	- For developments over 5 units, no more than 50% retained - Max 10 units per complex owned by borrower / related parties - Total complex size less than 100 units - In one line valuation for more than 4 properties
Broker Commission	Upfront: 0.60% + GST with flexibility up to 2.0% to be included in the Establishment Fee (e.g. Lender Estab Fee 0.65% + broker up front 2.0% = 2.65%) | No trail commission for private loans and residual stock loans	
Loan Size	Up to $7.5M based on location and LVR	

Fees*^

Establishment Fee	1.25% + GST (0.65% Thinktank & 0.60% broker upfront) + GST
Valuation Fee	Variable at cost payable upon invoice
Settlement Fee	$495 (GST free) payable at settlement
Discharge Fee	$1,000 (GST free)
Legal Fee	Variable at cost
Loan Increase Fee	Same as Establishment Fee, Min $1,100 inc GST
Early Repayment	Nil

Interest & Term

Interest	Calculated daily, charged monthly by direct debit for Interest Only loans
Term	Up to 3 years interest only with principal paid at maturity Up to 1 year Interest Prepaid or Interest Capitalised (no income verification required, no minimum ICR applicable for this option)
Offset/Redraw Facility	Make additional payments to reduce interest for Interest Only loans

Mid Doc

Maximum LVR	70%
Serviceability	1.25:1 Interest Cover Ratio (ICR) at actual rate for Interest Only/serviced loan
Income Verification	Exit strategy and 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

Maximum LVR	70%
Serviceability	0.5:1 ICR if LVR ≤ 50%, otherwise 1.25:1 ICR at actual rate for Interest Only/serviced loan
Income Verification	Self-certified income and exit strategy required for Interest Ony/serviced loan

Streamlined (Interest Prepaid or Interest Capitalised - Up to 1 Year)

Maximum LVR	70% (inclusive of prepaid interest stressed at 2%)
Serviceability	No debt servicing, no minimum ICR
Income Verification	Exit strategy

* 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.

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Private

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Private Loan Interest Rates

Use our online postcode calculator to check LVRs and loan sizes.

Effective 06 October 2026

Mid Doc or Quick Doc

Up to $7.5M

Resi or Commercial

Private Loan Residential Mid Doc*

LVR	50%	55%	60%	65%**	70%
Securities in metro areas					
$100K - ≤ $5M	8.99%	9.19%	9.19%	9.49%	9.74%
Securities in Sydney, Melbourne, Brisbane					
$100K - ≤ $7.5M	8.99%	9.19%	9.19%	9.49%	9.74%
Securities in areas outside of metro with populations > 10,000					
$100K - ≤ $2M	9.49%	9.69%	9.69%	-	-

Private Loan Residential Quick Doc*

LVR	50%	55%	60%	65%**	70%
Securities in metro areas					
$100K - ≤ $5M	9.24%	9.44%	9.44%	9.74%	9.99%
Securities in Sydney, Melbourne, Brisbane					
$100K - ≤ $7.5M	9.24%	9.44%	9.44%	9.74%	9.99%
Securities in areas outside of metro with populations > 50,000					
$100K - ≤ $5M	9.24%	9.44%	9.44%^	-	-

Private Loan Commercial Mid Doc*

LVR	50%	55%	60%	65%**	70%
Securities in metro areas					
$100K - ≤ $5M	9.49%	9.69%	9.69%	9.99%	10.24%
Securities in Sydney, Melbourne, Brisbane					
$100K - ≤ $7.5M	9.49%	9.69%	9.69%	9.99%	10.24%
Securities in areas outside of metro with populations > 10,000					
$100K - ≤ $2M	10.19%	10.19%	10.44%	-	-

Private Loan Commercial Quick Doc*

LVR	50%	55%	60%	65%**	70%
Securities in metro areas					
$100K - ≤ $5M	9.74%	9.94%	9.94%	10.24%	-
Securities in Sydney, Melbourne, Brisbane					
$100K - ≤ $7.5M	9.74%	9.94%	9.94%	10.24%	-
Securities in areas outside of metro with populations > 50,000					
$100K - ≤ $5M	9.74%	9.94%	9.94%	-	-

* Business Loan Reference Rate 7.24%
** max LVR for securities located in areas with populations >50,000 outside metro or Sydney / Melbourne / Brisbane
The above interest rates are indicative and subject to change without notice

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Private Residual Stock

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Private Residual Stock Interest Rates

Use our online postcode calculator to check LVRs and loan sizes.

Effective 06 October 2026

Mid Doc or Quick Doc

Up to $7.5M

Resi or Commercial

Residual Stock Loan Residential Mid Doc*

LVR	50%	55%	60%	65%**	70%
Securities in metro areas					
$100K - ≤ $5M	8.84%	8.84%	8.84%	8.84%	8.84%
Securities in Sydney, Melbourne, Brisbane					
$100K - ≤ $7.5M	8.84%	8.84%	8.84%	8.84%	8.84%
Securities in areas outside of metro with populations > 10,000					
$100K - ≤ $2M	9.09%	9.09%	9.09%	-	-
+0.40% for >3 properties retained as security					

Residual Stock Loan Residential Quick Doc*

LVR	50%	55%	60%	65%**	70%
Securities in metro areas					
$100K - ≤ $5M	9.09%	9.09%	9.09%	9.09%	9.09%
Securities in Sydney, Melbourne, Brisbane					
$100K - ≤ $7.5M	9.09%	9.09%	9.09%	9.09%	9.09%
+0.40% for >3 properties retained as security					

Residual Stock Loan Commercial Mid Doc*

LVR	50%	55%	60%	65%**	70%
Securities in metro areas					
$100K - ≤ $5M	9.09%	9.09%	9.09%	9.09%	9.09%
Securities in Sydney, Melbourne, Brisbane					
$100K - ≤ $7.5M	9.09%	9.09%	9.09%	9.09%	9.09%
Securities in areas outside of metro with populations > 10,000					
$100K - ≤ $2M	9.29%	9.29%	9.29%	-	-
+0.40% for > 3 properties retained as security					

Residual Stock Loan Commercial Quick Doc*

LVR	50%	55%	60%	65%**	70%
Securities in metro areas					
$100K - ≤ $5M	9.34%	9.34%	9.34%	9.34%	-
Securities in Sydney, Melbourne, Brisbane					
$100K - ≤ $7.5M	9.34%	9.34%	9.34%	9.34%	-
+0.40% for > 3 properties retained as security					

* Business Loan Reference Rate 7.24%
** max LVR for securities located in areas with populations >50,000 outside metro or Sydney / Melbourne / Brisbane
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Private Streamlined

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Private Streamlined Interest Rates

Available for Private Streamlined loans (interest prepaid or capitalised)

Effective 06 October 2026

Interest Prepaid or Capitalised

Up to $7.5M

Up to 1 Year

Private Loan Residential Streamlined*

LVR	50%	55%	60%	65%**	70%
Residential Securities in metro areas					
$100K - ≤ $5M	9.24%	9.44%	9.44%	9.74%	9.99%
Residential Securities in Sydney, Melbourne, Brisbane					
$100K - ≤ $7.5M	9.24%	9.44%	9.44%	9.74%	9.99%
Residential Securities in areas outside of metro with populations > 50,000					
$100K - ≤ $5M	9.24%	9.44%	9.44%	-	-

Private Loan Commercial Streamlined*

LVR	50%	55%	60%	65%**	70%
Commercial Securities in metro areas					
$100K - ≤ $5M	9.74%	9.94%	9.94%	10.24%	-
Commercial Securities in Sydney, Melbourne, Brisbane					
$100K - ≤ $7.5M	9.74%	9.94%	9.94%	10.24%	-
Commercial Securities in areas outside of metro with populations > 50,000					
$100K - ≤ $5M	9.74%	9.94%	9.94%	-	-

Residual Stock Loan Residential Streamlined*

LVR	50%	55%	60%	65%**	70%
Residential Securities in metro areas					
$100K - ≤ $5M	9.09%	9.09%	9.09%	9.09%	9.09%
Residential Securities in Sydney, Melbourne, Brisbane					
$100K - ≤ $7.5M	9.09%	9.09%	9.09%	9.09%	9.09%
Securities in areas outside of metro with populations > 50,000					
$100K - ≤ $5M	9.09%	9.09%	9.09%	-	-
+0.40% for >3 properties retained as security					

Residual Stock Loan Commercial Streamlined*

LVR	50%	55%	60%	65%**	70%
Commercial Securities in metro areas					
$100K - ≤ $5M	9.34%	9.34%	9.34%	9.34%	-
Commercial Securities in Sydney, Melbourne, Brisbane					
$100K - ≤ $7.5M	9.34%	9.34%	9.34%	9.34%	-
Commercial Securities in areas outside of metro with populations > 50,000					
$100K - ≤ $5M	9.34%	9.34%	9.34%	-	-
+0.40% for > 3 properties retained as security					

* Business Loan Reference Rate 7.24%
** max LVR for securities located in areas with populations >50,000 outside metro or Sydney / Melbourne / Brisbane
The above interest rates are indicative and subject to change without notice.

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Private Vacant Land

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Vacant Land Interest Rates

Available on vacant land in metro areas up to $2.5M loan amount with 60% LVR

Effective 06 October 2026

Mid Doc, Quick Doc or Streamlined

Up To $2.5M

Resi or Commercial Vacant Land

Private Loan Residential Vacant Land*

LVR	50%	55%	60%	65%**	70%
Mid Doc | Residential Vacant Land Securities					
$100K - ≤ $2.5M	8.99%	9.19%	9.19%	-	-
Quick Doc | Residential Vacant Land Securities in metro areas					
$100K - ≤ $2.5M	9.24%	9.44%	9.44%	-	-
Streamlined (Interest Prepaid/Capitalised) | Residential Vacant Land Securities in metro areas					
$100K - ≤ $2.5M	9.24%	9.44%	9.44%	-	-

Private Loan Commercial Vacant Land*

LVR	50%	55%	60%	65%**	70%
Mid Doc | Commercial Vacant Land Securities					
$100K - ≤ $2.5M	9.49%	9.69%	9.69%	-	-
Quick Doc | Commercial Vacant Land Securities in metro areas					
$100K - ≤ $2.5M	9.74%	9.94%	9.94%	-	-
Streamlined (Interest Prepaid/Capitalised) | Commercial Vacant Land Securities in metro areas					
$100K - ≤ $2.5M	9.74%	9.94%	9.94%	-	-

* Business Loan Reference Rate 7.24%
** max LVR for securities located in areas with populations >50,000 outside metro or Sydney / Melbourne / Brisbane
The above interest rates are indicative and subject to change without notice.

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Specialised Securities

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Purpose

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

Up To 70% LVR

Commercial Full Doc or Private Lending

Up to 30 years P&I, 3 or 5 years IO (principal repaid at maturity), or 1 year Streamlined (interest prepaid or capitalised)

$100K - $7M

Owner Occupied or Investment

No Ongoing Monthly Fees

Interest Rates**

LVR	50%	60%	65%	70%	75%	80%
rates (+/- according to risk)						
Full Doc	8.88%	8.88%	9.19%	9.29%	-	-

Refer to Private Lending rate sheet for private loan rates

Property Type	Max LVR	Max Loan Amount
Childcare centres	Treated as standard commercial loan when assessing max LVR and loan amounts	
Hostels and backpacker accommodation, and fast-food franchises	70%	$2M
Car yards, function centres, hotels, pubs and motels	65%	$2M
Car washes	65%	$1M
Car parks	60%	$1M
Talk to us about higher loan amounts and LVRs under Private Lending Mid Doc and Quick Doc		

Serviceability

Full Doc	1.50:1 Interest Cover Ratio (ICR) and 1.00:1 Debt Servicing Ratio (DSR) stressed. No minimum ICR for Interest Prepaid or Interest Capitalised private loan

Income Verification

Full Doc	2 years' tax returns and financial statements for all parties to the loan

Full Doc Establishment Fee*

Option 1	Establishment Fee 0.95% - No ongoing fees
Minimum Estab Fee	$1,100 including GST

Refer to Private Lending rate sheet for private loan fees

Full Doc Additional Fees*

Legal Fee	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 Fee	$495 (GST free) payable on settlement
Increases & Advances	0.50% on all amounts
Redraw	First 4 per calendar month are free then $25 for each request
Discharge Fee	Commercial/SMSF: $950 (no GST) + legal fees Private & Residual Stock: $1,000 (no GST) + 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 for Interest Only or Principal and Interest loans
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 Interest Prepaid and Interest Capitalized available for up to 12 months
Offset/Redraw Facility	Make additional payments to reduce interest available for commercial loans

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

GST Loan

Purpose

Finance GST on property purchases. Can be added to any Commercial loan product or be used in an SMSF transaction and structured as a separate LRBA.

10% increase in LVR

Full Doc, Mid Doc & Quick Doc

$10K - $500K

Up to 6 months

Interest Rate

GST Loan	14.84%**

Using a GST Loan

A GST loan can be added to any Commercial Full, Mid or Quick Doc loan product regardless of LVR. For example, it can increase a Full Doc loan ratio from the standard maximum 80% LVR to 90% for a short period of time until the BAS refund is received. Unless a top up is involved.

A GST Loan can also be used in a Commercial SMSF transaction and structured as a separate LRBA (Limited Recourse Funding Arrangement). This negates the need for additional non concessional contributions being made to the SMSF.

Serviceability and Income Verification

Serviceability	Same as accompanying loan product
Income Verification	Same as accompanying loan product

Fees

Establishment Fee	Same as accompanying loan product
Additional Fees	Same as accompanying loan product

Interest & Repayment Options

Interest	Calculated daily, charged monthly by direct debit
Term	Up to 6 months repaid via BAS refund Interest Only – Principal can be repaid at any time without penalty

Things to Know

Availability of GST Loan is subject to the principal/accompanying commercial loan being with the Lender.
Interest rates may vary according to the outcome of individual risk assessment.

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

Line of Credit

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Purpose

For borrowers seeking a flexible finance option up to 5-year term with no annual reviews or unused facility fees.

Up To 80% LVR

Full Doc, Mid Doc & Quick Doc

Up to $1M

+0.30% to the applicable rate

Doc	Full Doc	Mid Doc		Quick Doc	Full Doc Max	Mid Doc Max
LOC Amount	$1M	$1M		$1M	$1M	$1M
Max Loan Amount	$4M	$3M	$3M-4M	$10M	$10M	$10M
Maximum LVR	80%	80%	70%	70	70%	70%
LOC Term	5 years	3 years		3 years	5 years	3 years
Servicing	1.5:1 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: 6. Accountant's letter 7. Last 2x BAS statements 8. Last 6 months trading bank accounts 9. 1 year tax return + NOA 10. 1 year financial statement
Quick Doc	Self-certified income

Establishment Fee*^

Option 1	Establishment Fee 0.95% - No ongoing fees
Minimum Estab Fee	$1,100 including GST

Additional Fees*

Legal Fee	Greater of $1,000 or 0.10% of loan limit, plus disbursements
Valuation	As per linked loan
Title Insurance	As per linked loan
Settlement Fee	$495 (GST free) payable on settlement
Increases & Advances	0.50% on all amounts
Withdrawals	First 4 per calendar month are free then $25 for each request
Discharge Fee	$950 (GST free) + legal fees
Early Repayment	Nil

Interest & Repayment Options

Interest	Calculated daily, charged monthly by direct debit
Interest Only	As per LOC Term
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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Broker Support

Phone: 1300 163 184
Email: brokersupport@thinktank.au

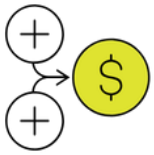
Broker Resources (Forms and Tools)



A central hub of broker-ready tools, forms, calculators, and resources to support every stage of the deal, from scenario assessment through to settlement.

Find out more

Combo Loan ($990 Reduced Fee Offer)



A reduced-fee combo loan option to support purchases, investments, refinances, or equity release involving both commercial and residential securities.

Find out more

Our Niches



An overview of our key lending niches, outlining LVRs, loan sizes, security options, loan terms, and flexible solutions tailored to specialist scenarios.

Find out more

Into people. Not just transactions.



Our dedicated Relationship Manager team are here to provide you with valuable support at every step of the way, from initial workshops through to settlement.

Contact the team