



**Contact our team**



**Product info, rates & offers**

## Commercial Lending

- Full Doc, Mid Doc, or Quick Doc
- Loan amounts up to \$8M
- LVR up to 80%
- Loan terms up to 30 years (P&I) or 5 years (IO)
- Property types: office, retail, industrial, multi-residential, boarding houses, or specialised securities
- No WAULT/WALE requirements
- No annual reviews or revaluations
- GST funding available for loans above standard LVRs
- Newly self-employed eligible (ABNs 3+ months)
- Flexible cash out options up to 80% LVR
- Lease Doc: Available for properties with a 2-year arm's length lease term (max 25-year term)
- Line of Credit: 5-year term, no annual reviews

## Private Lending

- Mid Doc or Quick Doc
- Loan amounts up to \$7.5M
- Loan terms up to 3 years (IO)
- LVR up to 75%
- Security options: Residential, commercial, or vacant land
- Suitable for business or property investment, business equipment purchase, working capital, line of credit, refinance and debt consolidation, or property developer residual stock financing
- Available to individuals, companies, trusts, or partnerships
- Refinance, business equipment purchase, working capital, debt consolidation, business investment
- Cash-out for any purpose (excluding personal use)

## Residential Lending

- Full Doc or Mid Doc
- Loan amounts up to \$5M (greater metro) or \$3M (subject to location)
- LVR up to 80% LVR
- Loan terms up to 30 years (P&I) or 5 years (IO)
- Available to individuals, companies, trusts, or partnerships
- Rates based on security type, not loan purpose
- Newly self-employed eligible (ABNs 3+ months)
- No DTI cap, notional rent, or rental cap
- Combined paid defaults <\$1,000
- Flexible cash-out options for any purpose, including business or commercial debts

## SMSF Lending

- Full Doc or Mid Doc
- Loan amounts up to \$8M (commercial) or \$5M (residential)
- Loan terms up to 30 years (P&I) or 5 years (IO)
- LVR up to 80% (P&I) or 75% (IO)
- Security options: Residential or commercial
- No liquidity requirements
- No net asset requirements (except Commercial Max SMSF)
- GST funding available above standard LVRs
- Rapid refinance with up to 30-year loan term reset
- Projected concessional and non-concessional contributions considered
- Innovative structures: Tenants in Common for business real property, in-specie transfers for business real property, and unit trusts with SMSF unit holders