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

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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.