

Residential



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 (discount of 0.20% on the current rates)

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	\$350 + GST at settlement	Included in Settlement Fee
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.

Residential



Interest Rates

Effective 10 February 2026

\$100K – \$5M

Use our [online postcode calculator](#) to check LVRs and loan sizes.

Full Doc & Mid Doc

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	6.28%	(6.39%)	6.28%	(6.39%)	6.28%	(6.39%)	6.28%	(6.14%)	6.48%	(6.60%)	6.48%	(6.60%)
\$3M – ≤ \$3.5M	6.28%	(6.39%)	6.28%	(6.39%)	6.28%	(6.39%)	7.49%	(7.72%)	7.49%	(7.72%)	-	-
\$3.5M – ≤ \$5M	7.09%	(7.32%)	7.09%	(7.32%)	7.09%	(7.32%)	7.49%	(7.72%)	7.49%	(7.72%)	-	-
Owner Occupied Vacant Land												
\$100K – ≤ \$2M	7.19%	(7.37%)	7.19%	(7.37%)	7.19%	(7.37%)	7.44%	(7.63%)	7.44%	(7.63%)	-	-
Investment Vacant Land												
\$100K – ≤ \$2M	7.59%	(7.78%)	7.59%	(7.78%)	7.59%	(7.78%)	7.84%	(8.03%)	7.84%	(8.03%)	-	-

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	6.48%	(6.60%)	6.53%	(6.65%)	6.53%	(6.65%)	6.53%	(6.65%)	6.68%	(6.80%)	6.68%	(6.80%)
\$3M – ≤ \$3.5M	6.48%	(6.60%)	6.53%	(6.65%)	6.53%	(6.65%)	7.74%*	(7.97%)	7.74%*	(7.97%)	-	-
\$3.5M – ≤ \$5M	7.24%*	(7.47%)	7.24%*	(7.47%)	7.24%*	(7.47%)	7.74%*	(7.97%)	7.74%*	(7.97%)	-	-
Owner Occupied Vacant Land												
\$100K – ≤ \$2M	7.49%	(7.68%)	7.49%	(7.68%)	7.49%	(7.68%)	7.74%	(7.97%)	7.74%	(7.97%)	-	-
Investment Vacant Land												
\$100K – ≤ \$2M	7.89%	(8.08%)	7.89%	(8.08%)	7.89%	(8.08%)	8.14%	(8.33%)	8.14%	(8.33%)	-	-

Mid Doc Discounts

Rate Discount	-0.20% when providing 1 year tax return & NOA plus 1 year financial statement as income verification
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) 7.84%. | Comparison rate calculated on a \$150,000 loan amount amortised over a 25-year term. WARNING: This comparison rate applies only to the example 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.