

For twenty years, Thinktank has worked exclusively with brokers. That focus continues to shape how we evolve our products, policies and service. We develop products and solutions that help brokers deliver quality outcomes for their clients while maintaining a straightforward, consistent experience.

Central to that approach is genuinely listening. Broker feedback plays a key role in how we refine and enhance our products, policies and processes with a focus on responding in a clear and practical way to the needs we're hearing across the market.

Our BDMs and credit assessors work alongside brokers - from initial scenario discussions all the way through to settlement - so that structures can be reviewed, refined as required and executed with clarity and reliability.

Every scenario is different. That's why our approach is too.

Think Tank Group Pty Ltd | ABN 75 117 819 084 | Australian Credit Licence 564080, Authorised Representative (No. 339395) of Thinktank Nominees Pty Ltd ACN 133 763 452 AFSL 33316

Exclusively Broker

Simplifying Complexity

Uncommon Expertise

Contact the team

Commercial

Whether it's a simple owner-occupied purchase, an investment refinance or equity release for business growth, our commercial solutions are built around understanding the commercial objective first - then structuring the lending solution to match.

- Lending up to $10M
- Tailored income verification options
- Flexible cash-out for business growth
- Proven expertise with company and trust structures

Deal Snapshot – Commercial Refinance + Equity Release

Warehouse | $3,325,000 | 70%LVR | 30yearsP&I

The Scenario	The Solution
A self-employed furniture business owner wanted to refinance an existing commercial loan while accessing equity to support future business growth.	Leveraging Thinktank's flexible cash-out policy, the borrower was able to refinance existing debt, consolidate outstanding liabilities and release additional capital to invest in the next stage of the business.

Mid Doc: Income self-certification and accountant's declaration.

Residential

When borrowers fall outside standard bank policy, our residential solutions help brokers keep deals moving. From newly self-employed borrowers to trust structures and complex income scenarios, we look beyond the obvious.

- Full Doc and Mid Doc options with rates based on security type
- Up to $5M (greater metro)
- No DTI cap, notional rent or rental cap
- Flexible trust lending and cash-out options

Deal Snapshot – Residential Purchase

Townhouse | $664,000 | 80%LVR | 30 years P&I

The Scenario	The Solution
Four unrelated borrowers came together to purchase a property through a newly established unit trust, with each holding a quarter share via their own family trust. The mix of PAYG and self-employed income across multiple industries created a complex servicing assessment.	Thinktank's credit team assessed each borrower's individual financial position to establish serviceability. This practical assessment enabled the transaction to proceed, giving the borrowers confidence to move forward with their purchase.

Mid Doc: Income self-certification and accountant's declaration.

Private

Private lending helps brokers move quickly when traditional lending isn't the right fit. When the priority is speed, flexibility or a tailored structure, we deliver practical solutions that keep transactions moving. Suitable for investment, equipment purchase, working capital, line of credit, refinance, debt consolidation and property development.

- Loans up to $7.5M
- Residential, commercial and vacant land security
- No ongoing or early repayment fees on eligible facilities
- Available to individuals, companies, trusts, or partnerships
- Flexible cash-out purpose (excluding personal use)
- Interest prepaid or capitalised - up to 1 year

Deal Snapshot – Private Refinance

House | $6,178,500 | 70%LVR | 3years IO

The Scenario	The Solution
Self-employed borrowers in the construction industry needed to refinance a private lending facility nearing expiry. Planning to sell the property within six months, they required a lender that could provide greater flexibility than their existing facility allowed.	Thinktank's private lending solution gave the borrowers the breathing room they needed to execute their sales strategy on their own timeline, with the added benefit of no ongoing fees or early repayment fees if the property sold sooner than expected.

Quick Doc: Self declaration of income and exit strategy.

SMSF

SMSF lending has been part of Thinktank's DNA for more than 13 years. From simple to complex commercial structures and residential refinances, we work closely with brokers, accountants and advisers to help structure solutions suited to each borrower's circumstances.

- Loans up to $10M commercial or $5M residential refinance
- GST funding available above standard LVRs
- Projected concessional and non-concessional contributions considered
- Tenants in Common and in-specie transfers for business real property, and unit trusts with SMSF unit holders

Deal Snapshot – Commercial SMSF

Industrial | $1,200,000 | 75%LVR | 30 years P&I

The Scenario	The Solution
Existing Thinktank SMSF customers wanted to purchase the industrial premises occupied by their automotive business. With another SMSF-owned property already located within the same complex, the transaction required a pragmatic approach to valuation.	Thinktank adopted individual valuations for each property, removing the need for an "in one line" valuation. The result was an efficient path to settlement while helping the borrowers continue to grow their SMSF property portfolio.

Mid Doc: Income self-certification and accountant's declaration.