

Commercial Alt Doc Loan Fact Sheet

Product Information

Effective from 28 August 2025. Version 2.8

Product Specifications

Loan Purpose	- Purchase of a new business (new or established) - - Purchase of an acceptable security for: Own business occupation; or investment. - Re-finance of an existing non-residential debt. - Finance for small scale equipment or vehicles. - Release equity for business or investment purpose.
Minimum Loan Size	\$100,000
Maximum Loan Size^^	\$3,000,000 - 70% LVR (Cat 1)^ \$2,500,000 - 75% LVR (Cat 1)^ \$2,000,000 - 80% LVR (Cat 1)^ \$2,000,000 - 75% LVR (Cat 2)* \$1,500,000 - 70% LVR (Cat 3)*
Applicant Type	Individuals, Partnerships, Corporate or Trust borrowers
Maximum LVR	80% LVR
Cash Out	- Unlimited Cash Out to 70% LVR - Statutory Declaration required on purpose/usage if cash out is greater than \$250,000
Credit History	Clear
Income Documentation (SELF EMPLOYED)	- Minimum twelve (12) month ABN registration (GST registered if applicable) - Fully completed Gold Commercial Alt Doc Declaration of Financial status Form - PLUS one of the following - Six (6) months ATO lodged BAS - Six (6) months business banking statements - Gold Commercial Accountants Declaration Form (provided the Accountant has acted for the applicant/s for 12 months or greater) - Other statements as per commercial supporting document checklist as required
Income Documentation - (PAYG)	- Either 2 of the 3 most recent computer-generated payslips (showing as a minimum the applicants name, employer's name and ABN and year to date earnings) PLUS one other form of verification (PAYG statements, Tax returns, Bank Statements) 3 months statements from a financial institution showing regular salary credits with the name of the employer evident as a minimum - Other statements as per commercial supporting document checklist as required
Self Employed Period	12 months
ABN Registration	12 months (must be in name of applicant or associated entity linked to applicant)
GST Registration	If turnover is greater than \$75,000, must be registered for GST
Easy Refinance	Loan tenure and repayment behaviour are key determinants when assessing refinance applications. As a result a reduced set of auxiliary documentation will be accepted for Commercial/Business Term Loan refinance applications with a minimum of 12 months tenure and good repayment behaviour. - Borrowers to be Self employed only, with minimum 3 years self employment in their current business - Maximum Loan amount \$2.00M, dollar for dollar refinance plus reasonable costs, any excess to be repaid back into the loan at settlement - They are refinancing their existing OFI (other financial institution) Business Term Loan Facilities only (excludes refinance of Asset Finance Facilities and Overdraft Facilities) - There is clear benefit with reduction in interest rate and the proposed repayments are less than their current repayments. New P&I repayments must be lower than the existing P&I repayments - The existing business lending facility has been established for a minimum of 12 months, with 12 months statements provided confirming no adverse repayment history - Clear CRA Report, nothing adverse - Provide a copy of Business and personal ATO Portals with 12 month Running Balance statement confirming all lodgements are up to date and nothing adverse /outstanding to the ATO - Full valuation required - Standard Loan to Valuation Ratios to apply - Must "Pass" the Easy Refinance Calculator

Product Features

Loan Term	30 years
Repayment Types	- Principal & Interest - Interest Only (1-5 Years)
Offset	Not Available
Additional Repayments	Yes
Redraw	Yes
Split Loan	Yes
Fees	WAIVED Application Fee - - NIL - 60% LVR 0.50% - 70% LVR 1.00% - <75% LVR 0.70% - <80% LVR Legal Fee - From \$770 (Excludes disbursements & other charges) Valuation Fee - At Cost (ordered and payable upfront) Settlement Fee - \$0 Annual Fee - \$395 Document Handling Fee - \$25 Early Repayment - 1.50% if discharged within 3 years based upon original loan amount#
Transaction Facilities	Internet Banking & Redraw facility

***Waived application fee special extended for a limited time on loans submitted before 30 September 2025 and settled before 30 November 2025.**

^ in aggregate or one loan * in aggregate # Payable if discharged within 3 years based upon original loan amount. This fee will be reduced to the extent it exceeds an amount equal to interest to the end of the loan term.

Fees displayed are starting from and are provided as an indication only. Fees shown exclude Government Searches, Legal disbursements, Document Custodian and other Fees, Stamp Duties and Solicitor Outlays. The fees shown are indicative, additional fees may be applicable including for more complex loans. Information is for broker use only and not intended for consumer advertising purposes. Information is correct at time of publishing and is subject to change. All fees include GST.

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