

Commercial Lease Doc Loan Fact Sheet

Product Information

Effective from 1 August 2025. Version 2.7

| Product Specifications | | |
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| | | |
| Loan Purpose | Investment Only - Purchase or Refinance, Equity release | |
| 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 | <ul style="list-style-type: none">• Sole traders or Individuals• Company with 5 or less Directors• Discretionary or Family Trusts | |
| Maximum LVR | 80% LVR | |
| Acceptable Security | <ul style="list-style-type: none">• Retail premises - for example shops, shopping centres.• Offices including professional suites; or• Industrial premises - for example warehouses, garages, industrial sheds. | |
| Cash Out | Cash out to 25% of loan amount | |
| Income Documentation | <ul style="list-style-type: none">• Satisfactory lease agreement for the proposed security property in a registrable format.• Lease must have at least 24 months remaining.• Lease must be at arm’s length to a third party.• Where the property will not be tenanted until after settlement, a copy of the fully executed lease and evidence of the bond being paid is required prior to settlement.• A draft lease will be acceptable prior to formal approval.• No payslips, tax returns / financials or bank statements are required for this product | |
| Rental Income | Rental Income where property is leased to a 3rd party, rental income will be assessed at 80% of the gross rental where outgoings are paid by the owner. 100% of rental income can be included where outgoings are paid by the tenant. | |
| Product Features | | |
| | | |
| Loan Term | 30 years | |
| Repayment Types | <ul style="list-style-type: none">• Principal & Interest• Interest Only (1-5 Years) | |
| Offset | Not Available | |
| Additional Repayments | Yes | |
| Redraw | Yes | |
| Fees | <div>Application Fee -<ul style="list-style-type: none">• Nil - ≤ 50% LVR• \$195 - ≤ 60% LVR• \$395 - ≤ 75% LVR• \$599 - ≤ 80% LVR</div> <div>Legal Fee - From \$770 (Excludes disbursements & other charges) Valuation Fee – At Cost (ordered and payable upfront) Settlement Fee - \$599 Annual Fee - \$395 Document Handling Fee - \$25 Early Repayment - 1.50% if discharged within 3 years based upon original loan amount#</div> | |
| Transaction Facilities | <ul style="list-style-type: none">• Internet Banking• Redraw Facility | |

*Waived Application Fee special extended for a limited time on loans submitted before 30 August 2025 and settled before 31 October 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.