

Maximum LVR	Commercial 65% Industrial 55% Specialised Assets 50% Residential 65%
Interest Rates (as at January 2017)	Standard Variable 4.74% (for loans >\$1,000,000 fixed rates are negotiable) Fixed Rates Contact us.
Minimum Loan Amount	\$150,000.00
Maximum Loan Amount	Unlimited
Loan Term	For duration of existing lease plus ability to rollover on exercise of further option . IO 7
Credit History	No defaults, mortgage arrears or bankruptcies
Lease Doc Criteria	Arms Length and must be of a period 3 years plus 3 years option at inception date.
Serviceability Ratio	P & I @ 1.00 times and Interest Only @ 1.25 times
Acceptable Securities	Commercial Industrial Mixed commercial & residential Specialised Securities (land and building valuation only) Residential (NO NCCP Applications)
Security Locations	Australia wide but a lower LVR may be deemed appropriate in low density or regional areas
Loan Fees	
Processing Fee	\$400.00 (plus GST) per Borrower / Guarantor. Payable upon application.
Establishment Fee	0.75% of loan amount (+GST). Payable on acceptance of Loan Offer
Legal Fees	At borrowers cost (NO Title Insurance required)
Valuation	At borrowers cost
Early Termination Fee	1 months interest or as specified in Offer Letter

Documents required:

- 100 Points ID
- Last 12 months loan statements if refinance
- Last month's statement for all other facilities (credit cards etc)
- Completed, signed application form
- Certified Trust Deeds where a Trust is involved
- Copies of Rates Notice for all properties
- Copies of Arms Length Lease Agreements.