

Commercial Loan

	Resident	Non-Resident	Business	Residual Stock	SMSF
Acceptable Borrower	Company Corporate Trust	Company Corporate Trust	Company Corporate Trust	Company Corporate Trust	SMSF Trust
Minimum Loan Amount	\$100,000	\$100,000	\$100,000	\$250,000	\$250,000
Maximum Loan Amount	Unlimited	Unlimited	Unlimited	Unlimited	≤\$5m
Maximum LVR	75%	70%	70%	70%	70%
Max Loan Term	36months(≤\$5m)	36months(≤\$5m)	36months(≤\$5m)	36months(≤\$5m)	36months(≤\$3m)
	12months(>\$5m)	12months(>\$5m)	12months(>\$5m)	12months(>\$5m)	12months(>\$3m)
Loan Purpose	Purchase Refinance Cash Out	Purchase Refinance Cash Out	Business Purpose Cash Out	Purchase Refinance Cash Out	Purchase Refinance
Repayment	Monthly in Advance or Prepaid interest				
Serviceability	No Servicing requirements if the interest has been prepaid				
Acceptable Security	House Townhouse Apartment Unit Retail Shop Industrial Warehouse Office Childcare Medical Centre Boarding House Service Apartment Development Site Land Banking Mix Zoning Specialised Securities	House Townhouse Apartment Unit Retail Shop Industrial Warehouse Office Childcare Medical Centre Boarding House Service Apartment Development Site Land Banking Mix Zoning Specialised Securities	House Townhouse Apartment Unit Retail Shop Industrial Warehouse Office Childcare Medical Centre Boarding House Service Apartment Development Site Land Banking Mix Zoning Specialised Securities	House Townhouse Apartment Unit Retail Shop Industrial Warehouse Office Childcare Medical Centre Boarding House Service Apartment Development Site Land Banking Mix Zoning Specialised Securities	House Townhouse Apartment Unit Retail Shop Industrial Warehouse Office Childcare Medical Centre Boarding House Service Apartment Development Site Land Banking Mix Zoning Specialised Securities
Exit Strategy	Refinance/ Sale/ Other repayment				
Locations	Metro and Non-Metro				

Second Mortgage

	Resident	Non-Resident	Business	Residual Stock	SMSF
Acceptable Borrower	Company Corporate Trust	Company Corporate Trust	Company Corporate Trust	Company Corporate Trust	SMSF Trust
Minimum Loan Amount	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
Maximum Loan Amount	\$5m	\$5m	\$5m	\$5m	\$5m
Maximum LVR	85%	75%	70%	75%	75%
Max Loan Term	12 months	12 months	12 months	12 months	12 months
Loan Purpose	Purchase Refinance Cash Out	Purchase Refinance Cash Out	Purchase Refinance Cash Out	Purchase Refinance Cash Out	Purchase Refinance Cash Out
Repayment	Monthly in Advance or Prepaid interest				
Serviceability	No Servicing requirements if the interest has been prepaid				
Acceptable Security	House Townhouse Apartment Unit Retail Shop Industrial Warehouse Office Childcare Medical Centre Boarding House Service Apartment Development Site Land Banking Mix Zoning Specialised Securities	House Townhouse Apartment Unit Retail Shop Industrial Warehouse Office Childcare Medical Centre Boarding House Service Apartment Development Site Land Banking Mix Zoning Specialised Securities	House Townhouse Apartment Unit Retail Shop Industrial Warehouse Office Childcare Medical Centre Boarding House Service Apartment Development Site Land Banking Mix Zoning Specialised Securities	House Townhouse Apartment Unit Retail shop Industrial Warehouse Office	House Townhouse Apartment Unit Retail Shop Industrial Warehouse Office Childcare Medical Centre Boarding House Service Apartment Development Site Land Banking Mix Zoning Specialised Securities
Exit Strategy	Refinance/ Sale/ Other repayment				
Locations	Metro and Non-Metro				

Bridging Loan

Equity Release and Bridging Loan	
Acceptable Borrower	Company and Corporate Trust
Minimum Loan Amount	\$50,000
Maximum Loan Amount	\$5,000,000
Maximum LVR	80%
Minimum Loan Term	1 week
Maximum Loan Term	6 months
Loan Purpose	<ul style="list-style-type: none"> Early equity release Renovate before selling Buy before selling later Bought new property
Repayment	Prepaid interest or monthly in advance
Serviceability	No Servicing requirements if the interest has been prepaid
Acceptable Security	<ul style="list-style-type: none"> House Townhouse Apartment Unit Retail Shop Industrial Warehouse Office Childcare Medical Centre Boarding House Service Apartment Land Banking
Exit Strategy	Selling outgoing property
Locations	Metro and Non-Metro