

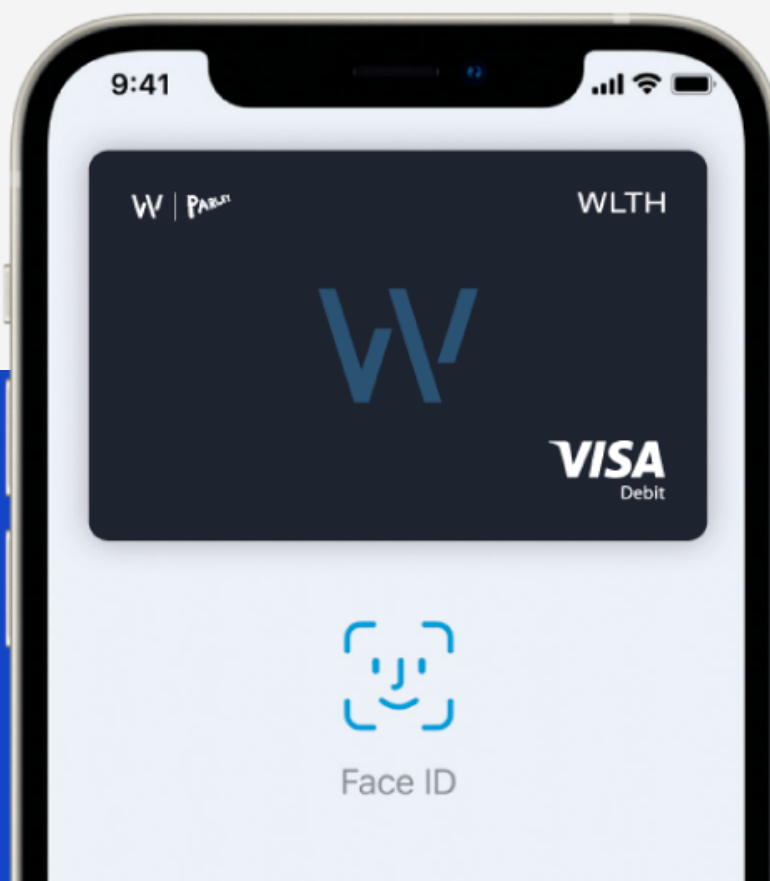
Smart

Commercial Variable Rate Card

Rural Residential and Commercial Security

Rates from

7.14^{% P.A.}



Smart Commercial Variable Rate Card

Rural Residential and Commercial Security

NEW LENDING ONLY

Rates

Established Commercial Security	Maximum LVR	Full Doc	Lo Doc	Lease Doc
Up to \$3m	60% LVR	7.14%	7.74%	7.14%
	65% LVR	7.14%	7.89%	7.14%
	70% LVR	7.39%	7.99%	7.39%
	75% LVR	7.59%	8.19%	7.59%
\$3m to \$10m	60% LVR	7.64%	8.14%	7.64%
	65% LVR	7.84%	8.14%	7.84%
	70% LVR	7.99%	8.24%	7.99%
\$10m to \$40m	Up to 70% LVR	By Request	By Request	By Request
Development/Construction Security	Maximum LVR	Development		
Up to \$5m	70% LVR	9.59%		
\$5m to \$15m	65% LVR	10.29%		
\$15m to \$40m	65% LVR	10.59%		
Rural (>100 acres)	Maximum LVR	Rural Residential > 100 acres		
Up to \$2m	55% LVR	8.99%		

Applicable Interest Rate Loadings and Rules

Interest Only	Up to 5 years NIL Rate Loading
Loan Term	Commercial Full Doc, Lo Doc, and Lease Doc = 30 years Max Loan Term Construction/Development = 2 years Max Loan Term Rural Residential over 100 acres max LVR 55% = 5 years Max Loan Term
Max Loan Size	Up to \$25m on case by case basis
Acceptable Securities	Acceptable securities include retail shops, offices, light industrial warehouses, and rural farms, plus other non-specialised property will be considered on a case by case basis
Acceptable Income	Payg, Self Employed, Company, & Trusts
Acceptable Purpose	Purchase, Refinance, or equity release (Cash out available with declaration of use)
Credit Conduct	Credit impaired with minor life event impairment considered (Rate loadings may apply)
Locations	All locations considered

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Applicable Fees

Application Fee	Up to 1.50%
Valuation Fee	On Quote Basis
Legal/Doc Prep Fee	\$880 plus 3rd party costs
Monthly Fee	\$15
Settlement Fee	\$399
Discharge Fee	\$535 plus 3rd party costs
Other Fees	Other fees and charges may apply

Maximum Loan Amounts

	LVR (%)	Established	Development/Construction	Rural Residential
Existing Dwelling	< 55%	\$10m	\$25m	\$2m
	< 60%	\$10m	\$25m	NA
	< 65%	\$10m	\$25m	NA
	< 70%	\$10m	\$5m	NA
	< 75%	\$3m	NA	NA
	Case by Case	\$40m	\$40m	N/A

Documentation and Validation

All Applications	Fully completed loan application. Customer Identification completed. Contract of Sale (Purchases) Rates Notice/s (Refinances and Equity Releases) Loan Statements (Refinances)
Full Doc	PAYG: 2 most recent payslips and letter of employment/contract of employment Self Employed: Last 2 years Personal Tax Returns plus Individual Notice of Assessments for Sole Traders/Partnerships or 2 years Financials plus 2 years Personal Tax returns plus Individual Notice of Assessments for Companies/Trusts.
Lo Doc	Borrower Repayment Declaration PLUS one of the following: Accountants Declaration, 12 months BAS Statements, 12 months Trading Statements.
Lease Doc	Current Full Lease Agreement

Please refer to the Postcode Guides for more details on acceptable security locations and LVR limitations.
Subject to lending criteria. Other conditions, fees and charges may apply.
Information correct as at 31 August 2025 Information provided is accurate as at the issue date and is subject to change without notice.