

Smart

Commercial

Variable Rate Card

(Established & Construction)

Variable Rates from

7.94 % P.A.



Rates

Established

Loan Size per security	Maximum LVR	Full Doc	Lo Doc	Lease Doc
Up to \$5m	60% LVR	7.94%	8.59%	7.94%
	65% LVR	7.94%	8.59%	7.94%
	70% LVR	8.44%	8.59%	8.44%
	75% LVR	8.44%	8.99%	8.44%
\$5m to \$10m	60% LVR	8.64%	8.99%	8.64%
	65% LVR	8.74%	8.99%	8.74%
	70% LVR	8.99%	9.19%	8.99%
\$10m to \$50m	Up to 70% LVR	By Request	By Request	By Request

Development/Construction

Loan Size per security	Maximum LVR	Rate
Up to \$5m	70% LVR	9.99%
\$5m to \$15m	65% LVR	10.99%
	70% LVR	11.29%
\$15m to \$50m	65% LVR	10.99%
	70% LVR	11.29%

Rural (>100 acres)

Loan Size per security	Maximum LVR	Rate
Up to \$2m	55% LVR	9.99%

Applicable Product Information

Feature	Details
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
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 & Trust
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). Rates quoted above are Credit Grade A.
Locations	All locations considered.

Applicable Fees

Fee	Amount / Details
Application Fee	1.25% – 1.75%
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

Legal fees do not cover disbursements, government charges, and funder's contract processing fee. Subject to lending criteria. Other conditions, fees and charges may apply. Information correct as at 28th October 2026. Information provided is accurate at issue date and subject to change without notice.