

SmartCommercial

LVR	60%	65%	70%	75%
Commercial Full Doc to \$3M	7.99%	8.24%	8.24%	8.49%
Commercial Lo Doc to \$3M	8.49%	8.59%	8.74%	8.99%
Lease Doc to \$3M	7.99%	8.24%	8.24%	8.49%
Construction to \$5M	9.99%	9.99%	9.99%	NA
Rural Resi > 100 acres to \$2M 55% Max LVR	9.74%	NA	NA	NA

Smart Commercial Program Loadings & Parameters

Loan Size \$5M - \$25M	POA	Interest Only to 5 Years	Add 0.40%
Loan Size \$3M - \$5M	See BDM		

Program Features & Relevant Information:

- Loan Purposes include purchase or refinance or access equity using commercial property
- Borrower type(s) include PAYG, Self Employed, Company & Trusts
- Loan sizes up to \$25,000,000 (refer to your BDM for quote).
- Loan term up to 30 years for Commercial Full, Lo Doc and Lease Doc.
- Loan term up to 2 years if Development or Construction
- Loan term up to 5 years if Rural Residential over 100 acres max LVR 55%.
- Acceptable securities include retail shops, offices, light industrial warehouses and rural farms, other non-specialised property will be considered on a quote basis.
- All locations considered.
- Credit Impaired with minor life event impairment considered (rate loadings may apply).
- Cash out available with declaration of use.
- A re-approval fee of \$200 is applicable after 90 days from original approval date.

Minimum Submission Requirements:

All Applications

- Fully completed loan application
- Customer identification completed.
- Contract of sales (purchase)
- Rates notice/s (refinance)
- Loan Statements (refinance)

Full Doc

- PAYG: 2 most recent payslips and letter of employment / contract
- Self Employed: Last 2 years financials / tax assessments notices

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

Smart Commercial Application Fees

Application Fee	From 1.50%	Monthly Fee	\$15.00
Valuation fee from	Quote Basis	Settlement Fee	\$399.00
Lenders Legal Fee from	\$880.00	Discharge Fees approx.	\$535.00