

Optimiser Commercial Lending

LVR	60%	65%	70%	75%
Commercial Full Doc to \$3M	8.09%	8.19%	8.29%	8.64%
Commercial Lo Doc to \$3M	8.59%	8.64%	8.79%	9.14%
Lease Doc to \$3M	8.29%	8.39%	NA	NA

Residential Established Dwellings | Maximum Loan Size & LVRs

Metro Postcode Locations Only \$3,000,000 up to 65% \$2,000,000 up to 70% \$1,500,000 up to 75%	Applicable Restrictions Inner City max LVR 65% High Density max LVR 65% Max Borrower exposure \$5,000,000
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Optimiser Commercial Program Loadings & Parameters

Offset Account Loading	Not Available	Interest Only up to 5 Years	Add 0.30%
Fixed Rate Options	Not Available	Lender Protection Fees	<60% LVR at 0.50% 70% LVR at 1.00% 75% LVR at 1.25%

- Available for Company, Trustee Company or Family Discretionary Trust Applicants
- Acceptable Securities include:
Strata offices & Showrooms, retail outlets, industrial units, Mixed residential & Commercial, medical/dental suites, childcare centres, serviced apartments, student accommodation & display homes.
- Valuations on a Quote basis

Key Income & Servicing Requirements

• **Full Doc:** Purchase or refinance purpose.
Latest 2 years financials (Personal & Company), Individual Income, Tax returns and NOA's
Other items if applicable include Company Tax Returns, Trust Tax & Accountant generated financials with full profit & Balance Sheet

• **Lo Doc :** Purchase or refinance purpose.
a) **ONE** of the following:
- Accountant declaration **Or** 6 months BAS **Or** 6 months business bank statements.

• **Lease Doc:** Purchase or refinance purpose.
Serviceability demonstrated using rental income only. Minimum 12 months remaining on lease.

Optimiser Commercial Application Fees (approx.)

Application Fee	\$599.00	Annual Fee	\$395.00
Valuation fee from	Quote Basis	Settlement Fee	\$395.00
Documentation Fee	\$1,500.00	Discharge Fees approx.	\$895.00

Exit Fee before Minimum Term (3 years) 3 months interest (inclusive of any applicable loadings)

Optional Early Repayment Waiver 1.50% of loan amount deducted at settlement