

Ocean/Ultra

Commercial Easy Refinance

Variable Rate Card

Variable Rates from

7.59 % P.A.

*Parley Ocean Card available with this product.



NEW LENDING ONLY

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Rates

	60%	65%	70%	75%	80%	90%
Up to \$3m	7.59%	7.69%	7.79%	8.19%	8.59%	N/A
Interest Only up to 5yrs	Add 0.4% to P&I Rate Max LVR 80%					N/A
Easy Refinance Eligibility	Refinance rate must be lower than current rate. 12 months good conduct - verified through loan statements New P&I repayments must be lower than current P&I repayments Clear Credit History					
Acceptable Commercial Security Types	Strata Offices & Showrooms (minimum area 30 m2) Retail outlets (e.g. shops, restaurants) Industrial Units/Factories (minimum area 30 m2) Industrial Warehouses Mixed Residential & Commercial Use Residential Properties (≥ 4 or more on one title) Industrial Workshops Medical/Dental Suites Childcare Centres Serviced Apartments Strata Retirement Units Function Halls Lifestyle Farms					
Security Requirement	All metro/non-metro property locations for Commercial Security must be minimum population of 50,000. All commercial property values are GST exclusive for the purposes of calculating the LVR.					
Unacceptable Postcodes	New South Wales - 2747 Queensland - 4183					
Minimum Loan	\$50,000					
Loan Term	Minimum 60, Maximum 360 months					
Cash Out Requirements	Refinance Expenses plus Cash Out Amount must be lower than 10% of the security value. Verified income (net borrower income plus gross rental income) must cover the new loan as P&I (incl. of refinance amount + cash out). No cash out on IO loans.					
Maximum Exposure	The maximum aggregate borrowing for an individual borrower is \$10 million. Where the individual is both an individual borrower and a co-borrower as a Director of their company a combined maximum exposure tests of \$10m applies. Maximum individual loan is \$3.5m.					

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Applicable Fees

Application Fee	Nil
Valuation Fee	Commercial Valuation at cost and subject to quote
Legal/Doc Prep Fee	\$595.00 + costs
Lenders Protection Fee	$\leq 70\%$ LVR 0.50% $\leq 75\%$ LVR 0.75% $\leq 80\%$ LVR 1.25%
Annual Fee	Nil
Monthly Service Fee	Nil
Settlement Fee	\$590
Account Variation Fee	\$250
Facility Variation Fee	\$450
Discharge Fee	\$795
Early Termination Fee	1.00% of original loan amount within 36 months on top of Discharge Fee
Other Fees	Other fees and charges may apply

Maximum Loan Amounts

	LVR (%)	Metro/Non-Metro	Inner City	Regional
Commercial Existing Dwelling	$\leq 70\%$	\$3.5m	\$3.5m	\$3.0m
	70.01% - 80%	\$3.5m	\$3.5m	N/A

Please refer to the Postcode Guide for more details on acceptable security locations and LVR limitations if applicable.

**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 23rd March 2026 Information provided is accurate as at the issue date and is subject to change without notice.