

# PRODUCT GUIDE

MARCH 2024

	COMMERCIAL BRIDGING	COMMERCIAL CONSTRUCTION	BUSINESS BOOSTER
<b>Min. loan amount</b>	\$500,000	\$1,500,000	\$250,000
<b>Max. loan amount</b>	\$50,000,000 (larger loans considered)	\$30,000,000 (larger loans considered)	\$50,000,000 (larger loans considered)
<b>Term</b>	>3 years	>3 years	>6 months
<b>Borrower</b>	Incorporated entity with ACN only	Incorporated entity with ACN only	Incorporated entity with ACN only
<b>Security</b>	Residential, commercial, industrial, vacant land	Residential, commercial, industrial, vacant land	Residential, commercial, industrial, vacant land, specialised, jewellery, shares, etc.
<b>Location</b>	Australia wide	Metro only	Australia wide
<b>Position</b>	1st Mortgage	1st mortgage	1st and 2nd mortgage
<b>LVR</b>	>70%*	>70%*	>65%*
<b>Use of Funds</b>	Business purposes only	Multi-unit residential / non-specialised commercial development	Business purpose only
<b>Interest rates</b>	9.87%-10.87% pa	10.99%-11.99% pa	From 1.25% pm
<b>Loan management fee</b>	0.15% pm	From 0.15% pm	-
<b>Establishment fee</b>	From 1.25%	From 2%	from 2.5%
<b>Turnaround Time</b>	1-2 weeks	2-3 weeks	1-5 business days

\*LVR sliding scale

Property Type	LVR
Residential House / Townhouse	70%
Residential Unit	65%
Comercial - Leased	60%
Commercial - Metro Vacant	55%
Residential Metro Land	50%
Development Site - Metro	50%