

AAA MONEY COMMERCIAL PRODUCTS

YORK HOUSE

LEVEL 1, 50 YORK STREET, SYDNEY NSW 2000



GENERAL FEATURES

GENERAL DESCRIPTION	Our Commercial products suit both PAYG and Self-employed applicants wanting to purchase, refinance or access equity through commercial property.
LOAN PURPOSE	Purchase, refinance, debt consolidation, business/investment, cash out.
ACCEPTABLE SECURITY	Commercial, Industrial, Retail, Residential, Boarding houses.
UNACCEPTABLE SECURITY	Hotels, Motels, Development Sites, Display homes, Company title, Retirement homes.
ACCEPTABLE LOCATIONS	Check on application
MINIMUM LOAN AMOUNT	\$250,000 per property
MAXIMUM LOAN AMOUNT	\$5,000,000 per property (Higher amounts considered)
MAXIMUM LVR	Up to 75%
LOAN TERM	Up to 30 years
REPAYMENT METHOD	Principal & Interest or Interest Only
INTEREST ONLY TERM	Up to 5 years
COMMISSION STRUCTURE	Up-front of 0.50%, Trail 0.10% included in below rates. Up-front can be increased by increasing the Est Fee
LEGAL FEES	Approx. \$1000 per property with extra fee to cover Trust Deeds, Company Searches and Guarantor Documents.
VALUATION FEE	Payable by the Borrower. Quote to be obtained from the panel valuer.
INCOME VERIFICATION (FULL DOC)	Last 2 years tax returns and assessment notices, and last 2 years financial statements.
INCOME VERIFICATION (ALT DOC)	ABN registered for 24 months; GST registered for 12 months; self-declaration of financial position plus one (or two depending on the loan product selected) supporting documents.
OFFSET SUB-ACCOUNT	100% Interest Offset Sub-Account available.

COMMERCIAL RATE CARD

	FULL DOC		LO DOC		LO DOC \$3.0m- \$5.0m	
LVR	RATE	LOAN LIMIT	RATE	LOAN LIMIT	LVR	RATE
<50%	7.99%	\$3.0m	8.49%	\$3.0m	< 50%	8.74%
50%-65%	8.24%		8.59%		50-65%	8.84%
65%-70%	8.24%		8.74%	\$2.0m	65-70%	8.99%
70%-75%	8.49%	\$2.5m				
APP FEE	From 1.35%		From 1.75%		From 1.75%	

- **Higher Loan Amounts Considered**
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