

The Convenience & Lower Cost of "Set and Forget" Commercial Loans

Thinktank Property Finance

- Up to 25 year loan terms and even 30 years on request
- No ongoing or recurring fees
- No annual reviews or property revaluations

Australia's Largest Specialist Commercial Property Lender



Thinktank offers not only highly competitive interest rates but we also take the ongoing costs and often time consuming frustration out of commercial property loans

Thinktank Commercial Loans	Major Bank Commercial Loans
Set & forget loans over 25-30 years & up to 5 years interest only	Usually shorter 3-15 year terms which can create problems upon renewal
No requirement for annual reviews or regular property re-valuations	Commonly require annual/regular reviews & request updated information
No ongoing fees	Quarterly, annual, rollover, re-negotiation fees – fees for everything
No cross-collateralisation of securities or cross selling	All borrowings are typically all tied up together making changes difficult
Fast approval & easy to change or vary loan arrangements	Getting a bank to do anything large or small quickly is a challenge

Borrower Case Studies – Here's why our borrowers chose Thinktank instead of the banks

1. \$525,000 @ 75% LVR in Brisbane Strata office space ~ Full Doc	2. \$3.3m @ 70% LVR in Sydney Boarding house ~ Full Doc	3. \$650,000 @ 65% LVR in Melbourne Retail shopfront ~ Mid Doc
• Set & forget for 25 yrs, no annual reviews	• Flexible & proactive credit process	• Current financial statements not required
• No ongoing fees	• 5 year interest only period	• Easy to release equity from the property
• Helpful & quick credit process	• No annual reviews or regular revaluations	• Set and forget nature of the loan
• High standard of customer service	• Not tied down on other borrowings, making it easier to change or sell at any time	• No regular reviews or updated personal or financial information required

Commercial Loan Comparison: Thinktank vs. the Banks

Thinktank Commercial Loan												
Loan Expiry/New Loan	\$0	Loan terms up to 30 years	▶									
Change/New Other loan	\$0	Freely add or change other loans	▶									
Updated Valuations	\$0	Not required	▶									
Annual/Regular Reviews	\$0	Not required	▶									
Ongoing Fees	\$0	No fees	▶									
			Settlement	Year 5	Year 10	Year 15	Year 20					
Major Bank Commercial Loan												
Loan Expiry/New Loan	\$	Time & expense every 5-10 years						\$				\$
Change/New Other loan	\$	Time & expense to change around loans			\$		\$		\$		\$	
Updated Valuations	\$	An expense only benefitting the bank!				\$			\$			
Annual/Regular Reviews	\$	Time & expense on borrower/accountant	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Ongoing Fees	\$	Quarterly, annual, rollover, review fees	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
			Settlement	Year 5	Year 10	Year 15	Year 20					