

Commercial Bill Reference Rate (30 Day) 5.25%

● Full Doc Serviceability Requirements

- 2 years' tax returns and financial statements for all parties to the loan

Full Doc Commercial	LVR & Rates *						
	Owner Occupied or Investment	≤ 50%	60%	65%	70%	75%	80%
\$100K - <\$2M		6.40%	6.40%	6.70%	6.80%	7.00%	7.30%
\$2M - <\$3M		6.40%	6.40%	6.70%	6.80%	7.00%	
\$3M - <= \$4M		6.40%	6.40%	6.70%	6.80%		
<i>* for securities located in populated areas greater than 50,000</i>							

Full Doc Commercial	LVR & Rates *					
	Owner Occupied or Investment	≤ 50%	60%	65%	70%	75%
\$100k-<\$3m		6.61%	6.61%	6.90%	7.00%	7.20%
<i>* for securities located in populated areas greater than 20,000 but less than 50,000</i>						

Line of Credit Option ~ add 0.30% to the above rates

● General Loan Information

Establishment Fee	Option 1: Establishment Fee 0.95% - No ongoing fees. Option 2: Establishment Fee 0.75% - Monthly account fee \$20 (\$10 per split loan) GST exclusive. Min Establishment Fee \$1,100 incl. GST- 50% payable upon acceptance of Letter of Offer.
Zero Fee Option	No valuation, legal, title insurance or establishment fees except for NCCP Loans. Commitment Fee payable on approval – refunded at settlement Borrower has the option of: • Adding 0.30% over 5 years to above rate or adding 0.50% over 3 years (then returns to standard rate).
Term	Up to 30 years - Up to 5 years interest only on Full Doc. Interest only period may be rolled over at Thinktank's discretion otherwise converts to P&I with no fee.
Fees	No monthly or annual fees (except for Option 2 above). Interest rate is all inclusive (\$350 Settlement fee on all loans GST free). The establishment fee and all borrowing costs including but not limited to the lender's settlement fee, valuation, professional legal fees, title insurance fee and disbursements are to be met by the borrower. Loan increases and further advances attract a fee of 0.50% on all amounts, inclusive of introducer commissions.
Interest	Charged monthly in arrears by direct debit, calculated daily.
Title Insurance	Title insurance required on all loans. Please refer to Title Insurance Information sheet for further details & pricing.

- ❖ The above interest rates are indicative and subject to change without notice.
- ❖ Please refer to our website for the most up to date rate and product information.
- ❖ Refer to your Relationship Manager for loan applications when falling in the top LVR bands for any additional requirements that may arise.
- ❖ Refer to Income Verification Alternatives document for all required supporting document information.
- ❖ GST to be added to all fees and commissions amounts except where otherwise stated.
- ❖ Commitment Fee payable upon acceptance of Letter of Offer is 50% of establishment fee (min \$550 incl. GST) plus the valuation cost.
- ❖ Standard minimum Interest Cover is 1.50x at actual rate.
- ❖ Each loan is subject to credit approval at the sole discretion of Think Tank Group Pty Limited. Redraw fee is \$25.
- ❖ Early Repayment Fee of 1 month interest on original loan balance for first 3 years of loan term.
- ❖ Fixed rate loans may incur an additional cancellation charge on additional or early repayments.
- ❖ [Please note – additional serviceability, cash flow confirmation may be required under Covid-19 conditions.](#)