

Redefining commercial finance

At Thinktank, we understand commercial property finance better than anyone. Whether owner-occupied or investment, for purchase, re-finance or equity release, we have been supporting the broker community and their self-employed clients since 2006 with our dedicated team of experienced commercial Relationship Managers.

Benefits



UP TO
\$4 MILLION
AND 80% LVR



ALL RETAIL,
INDUSTRIAL AND
OFFICE PROPERTIES



VARIOUS PURPOSE
BUILT & SPECIALISED
SECURITIES



UP TO 30 YEAR
TERMS WITH NO
ANNUAL REVIEWS



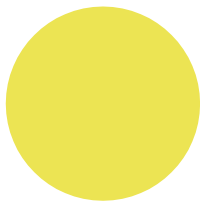
PREMIUM SERVICE
AND PERSONAL
ASSISTANCE

Simplifying commercial property finance

- Investor, owner-occupier, self-employed and SMSF's
- Clear LVR based pricing to brokers and clients
- Fast loan approval, documentation and settlement
- Interest only up to 5 years and loan terms up to 30 years (upon request)
- Set and forget, no annual reviews, re-valuations or ongoing fees
- No security cross-collateralisation, bank delays or red tape

Some simple things we need

	SMSF	Full Doc	Mid Doc	Quick Doc	GST loan
Application form, standard consents and ID	✓	✓	✓	✓	✓
Last 2 years financials	✓	✓	–	–	As per verification used for loan
Self certified income	–	–	✓	✓	
BAS returns or bank statements or accountant's letter or 1 year tax return/financials	–	–	✓	–	
Current ATO portals for all trading and asset providing entities <i>Applicable in all instance with LVR > 70% or upon lender request</i>	✓	✓	✓	✓	✓
Copies of signed lease (investment only)	✓	✓	✓	✓	✓



Commercial loan product range



	SMSF	Full Doc	Mid Doc	Quick Doc	TT Private GST ²
Maximum LVR	80%	80%	80% ⁵	65% ⁴	Additional 10%
Maximum loan	\$4m	\$4m ¹	\$4m ¹	\$2m	\$100K ³
Term	25-30 years	25-30 years	25-30 years	25-30 years	6 months
Interest only period	5 years	5 years	5 years	5 years	6 months
Property types	All standard Commercial ⁵	All standard Commercial + Resi ⁵	All standard Commercial + Resi ⁵	All standard Commercial + Resi ⁵	All Commercial
Purpose	Purchase, refinance	Any	Any	Any	GST
Investor/ owner-occupied	Investment*	Either	Either	Either	Either
Income verification	2 yrs financials	2 yrs financials	Self cert + 2 BAS or bank statement or accountant's letter or 1 yr tax return/financials	Self cert	As per verification used for prime loan
ICR (un-stressed)	1.50x	1.50x	Less than \$2m – 1.75% Greater than \$2m – 2.00%	2.00x	As per primary facility
DSCR (stressed + 2%)	1.00x	1.00x	1.00x	1.00x	1.00x
Redraw and further advances	No	Yes	Yes	Yes	As per primary facility
Minimum urban populations	20K	20K	20K	50K	As per primary facility

* Related party tenants considered for commercial property

Additional information

- Maximum loan size per security property \$4m & LVR subject to population constraints.
 - For current interest rates please contact your Thinktank Relationship Manager. Note: interest rates may vary according to the outcome of individual risk assessment.
 - All loans are subject to credit approval at the sole discretion of Thinktank.
 - Refer to separately published list of eligible security types. Minimum security value is \$200,000. Minimum population size is 20,000.
 - Fees under mandate – accepted where disclosed in writing in advance of settlement.
- TT Private facilities available only where Thinktank hold a 1st Registered Mortgage over the proposed security property.
- GST loans higher than \$100,000 considered on request.
- Quick Doc loans available for population size over 50,000.
- Mid Doc loans available for population size over 20,000. Differing LVRs and loan size limits apply to different population sizes..
- Where ≥4 residential properties are offered as security or the property use is clearly commercial (eg. child care, professional rooms, backpackers).

For current interest rates please contact your Thinktank Relationship Manager: 1300 781 043 | deal@thinktank.net.au