



Redefining residential finance

At Thinktank, we understand 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 Relationship Managers.

Benefits



UP TO
\$2.5 MILLION
AND 80% LVR



ALL STANDARD
RESIDENTIAL
PROPERTIES, HOUSES
AND APARTMENTS



RESI SMSF
AVAILABLE



UP TO 30 YEAR
TERMS WITH
NO ANNUAL
REVIEWS



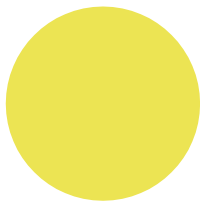
PREMIUM
SERVICE AND
PERSONAL
ASSISTANCE

Simplifying residential property finance

- Investor, owner-occupier, self-employed and SMSFs
- Borrower with less than 24 months ABN/ 12 months GST considered, subject to 2 years industry experience
- Clear LVR based pricing to brokers and clients
- Fast loan approval, documentation and settlement
- Interest only up to 5 years for owner occupied or investment purpose
- Loan terms up to 30 years
- No security cross-collateralization

Some simple things we need

	SMSF	Full Doc	Mid Doc
Application form, standard consents and ID	✓	✓	✓
Last 2 years financial statement or tax returns	✓	✓	–
Self certified income	–	–	✓
Accountant's letter or BAS returns or bank statements or 1 year tax return + NOA or 1 year financial statement	–	–	✓
Current ATO portals for all trading and asset providing entities	–	✓	✓
Copies of signed lease (investment only)	✓	✓	✓
PAYG: 2 x last payslips, including a Group Certificate or Notice of Assessment (NOA)	✓	✓	–



Residential loan product range



	SMSF		Full Doc	Mid Doc
Maximum LVR	80% houses ¹	75% apartments ²	80% ¹	80% ¹ Investment 80% owner-occupied
Maximum loan	\$1.5m ²		\$2.5m ^{2,3}	\$2.5m ^{2,3}
Maximum term	30 years		30 years	30 years
Interest only period ⁴	5 years		5 years	5 years
Property types	All standard resi – houses and apartments		All standard resi – houses and apartments	All standard resi – houses and apartments
Purpose	Purchase, refinance		Purchase, refinance + equity release ⁵	Purchase, refinance + equity release ⁵
Investor/ owner-occupied	Investment only		Either	Either
Income verification	2 years financials		2 years financials	Self cert + 2 BAS or Accountant's letter
NSR	N/A		>1.0x stressed ⁶	>1.0x stressed ⁶
ICR	1.50x (SMSF Income + net rent + contributions)		–	–
DSCR (stressed +2.5%)	>1.00x		–	–
Redraw and further advances	Not permissible by law		Yes	Yes
Minimum urban populations	10K		10K	10K
Establishment fee	\$650 + GST		\$650 + GST	\$650 + GST

1 Lower LVRs apply for loans > \$1.5m and in some locations.

2 Lower loan amounts apply in some locations.

3 Max loan value range \$1m - \$2.5m per single security depending on location.

4 Interest only option available on investment or owner-occupied security properties.

5 Equity release for business or investment purposes only

6 For non-NCCP loans where gross income for servicing is >\$500K, ICR is >1.5x unstressed and DSCR >1.0x stressed

Additional information

- Maximum loan size per security property \$2.5 Minimum loan size \$100,000.
- 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 10,000.

**For current interest rates please contact your Thinktank relationship manager:
1300 781 043 | deal@thinktank.net.au**