

LENDING PRODUCT **GUIDE**

AUG 2025



Commercial Lending Products Overview - Australia Wide



Signature

- Flagship solution for Biz growth
 - Up to 75% LVR
 - Up to 3 years



Simple Refi

- Streamlined refinancing solution
 - 3-month loan statement
 - Up to 75% LVR



Lease Doc

- Built for commercial property
- · Lease income-based servicing
 - Up to 70% LVR



Short term loan

- Fast bridging finance
- No income verification
 - Up to 65% LVR



Bizmega

- Large-scale funding solution
- · Loans from \$500K to \$20M
 - Up to 70% LVR



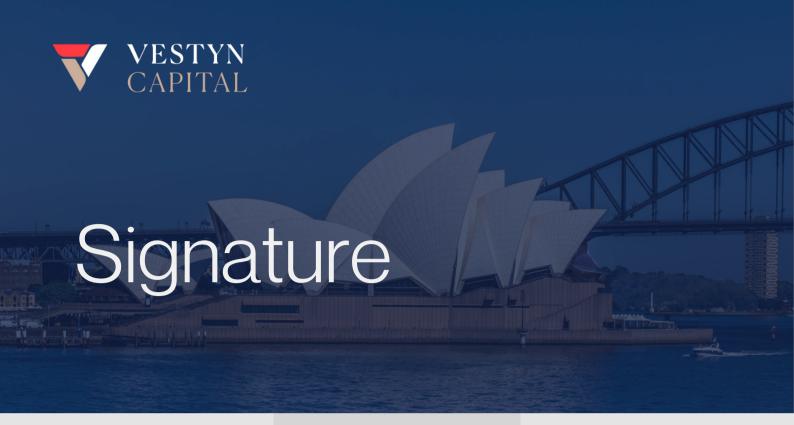
Fastseco

- Second mortgage solution
 - Up to 75% LVR
 - Up to 12 months

* Terms and Conditions Apply







Residential - 75% Commercial - 70% Vacant land - 60%

Alt Doc

Accountant letter or 3 mth Biz bank statements + 3mth BAS \$500K - \$7M Rate from 8.49% p.a.

Flexible, straightforward, and property-backed.

Streamlined to fuel your business growth and unlock potential.

- Australia Wide
- First mortgage (non-coded)
- Monthly repayment
- Establishment fee: 1.65%
- Up to 3 years
- Interest only
- No roll over fee
- No line fee
- No early exit fee, repay loan with 30 days' notice



Residential - 75% Commercial - 65%

3 mth loan statements

Accepted as income verification

\$500K - \$3.5M Rate from 8.49% p.a.

Simplify refinance.
The effortless
refinance solution.

Just 3 Months' Loan statement to secure an approval, wasting no time.

- Australia Wide
- First mortgage (non-coded)
- Monthly repayment
- Establishment fee: 1.65%
- Up to 3 years
- Interest only
- No roll over fee
- No line fee
- No early exit fee, repay loan with 30 days' notice



Max. LVR: 70%

Commercial property

Lease income for

servicing

\$500K - \$7M Rate from 8.99% p.a.

Leverage lease income for hassle-free financing.

Tailored for commercial property with clear-cut terms and no hidden fees.

- Australia Wide
- First mortgage (non-coded)
- Monthly repayment
- Establishment fee: 1.65%
- Up to 3 years
- Interest only
- No roll over fee
- No line fee
- No early exit fee, repay loan with 30 days' notice



Residential - 70% Commercial - 65% Vacant land - 55%

No income verification

\$500K - \$5M Rate from 8.79% p.a.

No income documentation, no delays.

Just fast approvals to bridge the gap and keep you moving forward with confidence.

- Australia Wide
- First mortgage (non-coded)
- Monthly repayment
- Establishment fee: from 1.65%
- Up to 18 months
- Interest only
- No roll over fee
- No line fee
- No early exit fee, repay loan with 30 days' notice



Residential - 70% Commercial - 65% No doc and Alt doc options

\$500K - \$20M Rate from 9.55% p.a.

Think big, build bigger.

With loan amounts from \$500K to \$20M, BizMega is the ultimate solution for ambitious business plans.

- Metro only
- First mortgage (non-coded)
- Capitalised or monthly repayment
- Establishment fee: from 1.65%
- Up to 3 years
- Interest only
- No roll over fee
- No line fee
- No early exit fee, repay loan with 30 days' notice



Residential Only

Up to 75% LVR

No doc and Alt doc options

\$300K - \$2M Rate from 15% p.a.

Offering second mortgage short-term funding up to 75% LVR with interest-only repayments.

When urgency is key, FastSeco delivers.

- SYD, MEL, BNE Metro only
- Second mortgage (non-coded)
- Capitalised or monthly repayment
- Establishment fee: 2.2%
- Up to 12 months
- Interest only
- No roll over fee
- No line fee
- No early exit fee, repay loan with 30 days' notice



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