



Connective Advance

THE LEADING RESIDENTIAL PROPERTY SPECIALIST FOR BROKERS

At Connective Advance, we understand property finance better than anyone. Whether owner-occupied or investment, for purchase, re-finance or equity release, Connective Advance continues to support the broker community and their self-employed clients with our dedicated team of experienced Relationship Managers.

CONNECTIVE ADVANCE BENEFITS



Up to \$2 million and
80% LVR



All standard
residential
properties, houses &
apartments



Resi SMSF



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
- 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 & 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
Application form, standard consents and ID	✓	✓	✓
Last 2 years financial statement and tax returns	✓	✓	-
Self certified income	-	-	✓
BAS returns OR bank statements OR accountant's letter	-	-	✓
Current ATO portals for all trading and asset providing entities	-	✓	✓
Copies of signed lease (investment only)	✓	✓	✓
PAYG: 2 x payslips; group certificate; notice of assessment; last 2 x years personal tax returns	✓	✓	-

FOR ALL YOUR PROPERTY FINANCE NEEDS
CONTACT CONNECTIVE ADVANCE
1300 781 043
ADVANCEDEALS@THINKTANK.NET.AU
THINKTANK.NET.AU

Think Tank Group Pty Ltd ABN 75 117 819 084 ACL 333 163



Connective Advance



	SMSF		Full Doc	Mid Doc
Max LVR	80% Houses ¹	75% Apartments ²	80% ¹	80% ¹ Investment 80% Owner-occupied
Max Loan	\$1.5m ³		\$2.5m ^{3,4}	\$2.5m ^{3,4}
Max Term	30 years		30 years	30 years
Interest Only Period ⁵	5 years		5 years	5 years
Property Types	All standard Resi - Houses & Apartments		All standard Resi - Houses & Apartments	All standard Resi - Houses & Apartments
Purpose	Purchase, refinance		Purchase, refinance + equity release ⁶	Purchase, refinance + equity release ⁶
Investor/Owner-Occupied	Investment Only		Either	Either
Income Verification	2 yrs financials		2 yrs financials	Self cert + 2 BAS or Accountant's letter
NSR	N/A		>1.0x stressed ⁷	>1.0x stressed ⁷
ICR	1.70x (SMSF Income + net rent + contributions)		-	-
DSCR (stressed + 2%)	>1.10x		-	-
Re-draw & Further Advances	Not permissible by law		Yes	Yes
Min 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 65% for inner city or high density apartments. Additional restrictions may apply

3 Lower loan amounts apply in some locations

4 Max loan value range \$1m - \$2m per single security depending on location

5 Interest Only option not available on owner-occupied security properties

6 Equity release for business or investment purposes only

7 For non-NCCP loans where gross income for servicing is >\$500K, ICR is >1.7x unstressed and DSCR >1.1x stressed

FOR CURRENT INTEREST RATES PLEASE CONTACT YOUR CONNECTIVE ADVANCE RELATIONSHIP MANAGER - 1300 781 043 ADVANCEDEALS@THINKTANK.NET.AU

Additional Information

- Maximum loan size per security property \$2m*. Minimum loan size \$100,000.
- For current interest rates please contact your Connective Advance 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 10,000
- Fees under mandate – accepted where disclosed in writing in advance of settlement.

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