



Commercial Product Niches

- Commercial loans up to \$5M
- LVR up to 80%
- Maximum loan term 30 years with 5 years IO
- Flat rate structure for OO & INV and P&I & IO
- No annual review
- Unlimited cash out
- Standard commercial and residential securities accepted
- Specialised securities considered

Connective Horizon Commercial Full Doc

- ✓ Ideal for property purchasers or refinance with full income documentation
- ✓ Rate starting from 7.49%
- ✓ No ATO portal required
- ✓ No annual review
- ✓ 1 year financials option available

Connective Horizon Commercial Alt Doc

- ✓ A flexible solution for self employed borrowers without full income documentation
- ✓ Rate starting from 8.29%
- ✓ One form of income doc
 - Accountant declaration **OR**
 - Most recent 6 month BAS **OR**
 - Most recent 6 month business bank statements
- ✓ No annual review

Connective Horizon Lease Doc

- ✓ A simple solution for property investors via lease income only
- ✓ Rate starting from 7.89%
- ✓ 1.25 Interest coverage
- ✓ Loan term up to 30 years

Connective Horizon Short Term

- ✓ A simple, fast and short term solution with no income docs required
- ✓ Rate starting from 8.74%
- ✓ Max loan amount up to \$5mil
- ✓ LVR up to 70%
- ✓ Loan term up to 3 years
- ✓ Vacant land accepted

Standard securities	Specialised securities to be considered
<ul style="list-style-type: none">• Offices• Retail shops• Industrial warehouses / factories• Professional / medical suites• Residential• Residential unit blocks (single title)• Mixed use• Shopping centres	<ul style="list-style-type: none">• Childcare centres• Boarding houses / hostels• Function centres• Hotels / motels / pubs• Serviced apartments > 50m²• Storage units > 50m²• Residential vacant land (Connective Horizon Short Term only)• Car yards• Car parks• Car washes• Panel beaters• Fast food franchise premises

All other types of securities to be referred. Product, lending and location restrictions may apply.