

Optimiser Commercial Lending

LVR	60%	65%	70%	75%
Commercial Full Doc	7.99%	7.99%	8.29%	8.49%
Commercial Lo Doc	8.49%	8.49%	8.79%	8.99%
Lease Doc	8.19%	8.19%	8.39%	NA

Commercial Established Dwellings | Maximum Loan Size & LVRs

Metro & Non Metro Postcode Locations Only

\$3,000,000 up to 65%
 \$2,000,000 up to 70%
 \$2,000,000 up to 75%

Applicable Restrictions

Max Borrower exposure \$5,000,000

Optimiser Commercial Program Loadings & Parameters

Offset Account Loading	Not Available	Interest Only up to 5 Years	No Loading
Fixed Rate Options	Not Available	Lender Protection Fees	<65% LVR at 0.50% 70% LVR at 1.00% 75% LVR at 1.00%

- Available for Company, Trustee Company or Family Discretionary Trust Applicants
- Acceptable Securities include:
Strata offices & Showrooms, retail outlets, industrial units, Mixed residential & Commercial, medical/dental suites, childcare centres, serviced apartments, student accommodation & display homes.
- Valuations on a Quote basis
- Cash Out available

Key Income & Servicing Requirements

- **Full Doc:** Purchase or refinance purpose.

Latest 2 years financials (Personal & Company), Individual Income, Tax returns and NOA's
 Other items if applicable include Company Tax Returns, Trust Tax & Accountant generated financials with full profit & Balance Sheet

- **Lo Doc :** Purchase or refinance purpose.

a) **ONE** of the following:

- Accountant declaration **Or** 6 months BAS **Or** 6 months business bank statements.

- **Lease Doc:** Purchase or refinance purpose.

Serviceability demonstrated using rental income only. Minimum 12 months remaining on lease.

Optimiser Commercial Application Fees (approx.)

Application Fee	\$599.00	Annual Fee	\$395.00
Valuation fee from	Quote Basis	Settlement Fee	\$395.00
Documentation Fee	\$1,500.00	Discharge Fees approx.	\$1295.00

Exit Fee before Minimum Term (3 years) 3 months interest (inclusive of any applicable loadings)

Optional Early Repayment Waiver 1.50% of loan amount deducted at settlement

Application material available at www.mortgage-mart.com.au. Please refer to the Optimiser Postcode Guide for more details on acceptable security locations and LVR limitations if applicable. Subject to lender acceptance and criteria. Other conditions, fees and charges may apply and is subject to change without notice. Australian Credit Licence 382 606. Rates effective from 14th October 2024.