

Loan Summary Table

	Business Loans Residentially Secured	Commercial Secured Loans	Cash Flow Finance	Vehicle / Equipment Finance	SMSF Commercial Property Gearing	SMSF Residential Property Gearing	Personal Home Loans and Investment loans
Loan to value ratio	80%	60-75%	Debtor Finance up to 85% Aust and certain international debtors acceptable Going Concern / Goodwill / Business Assets 50% - 60%	Up to 100%	50 - 65%	60% - 80%	80 – 90%
Interest rate	Variable 7.8% - 9.0% Fixed Options 1 year 6.7% - 7.2% 2 years 6.7% - 7.2% 3 years 6.8% - 7.3% 4 years 7.0% - 8.5% 5 years 7.15% - 8.5%	Variable 8.3%-10.0% Fixed Options 1 year 7.5% - 8.5% 2 years 7.5% - 8.5% 3 years 7.5% - 8.5% 4 years 8.0% - 9.0% 5 years 8.5% - 9.5%	Upon application	Fixed 8.75% - 9.40%	Variable 8.0% - 10.0% Fixed Options 1 year 8.0% - 10.0% 2 years 8.0% - 10.0% 3 years 8.0% - 10.0% 4 years 8.5% - 10.0% 5 years 8.5% - 10.0%	Variable 7.0% - 8.0% Fixed Options 1 year 6.20% - 7.20% 2 years 6.25% - 7.25% 3 years 6.25% - 7.25% 4 years 6.60% - 7.60% 5 years 6.40% - 7.40%	Variable 6.8% - 9.0% Fixed Options 1 year 6.20% - 7.20% 2 years 6.25% - 7.25% 3 years 6.25% - 7.25% 4 years 6.60% - 7.60% 5 years 6.40% - 7.40%
Upfront Costs	\$600 - 1% of loan amount	0.5% – 1% of loan amount	Upon application	\$250 - \$500	0.5% - 1.25% of total loan amount plus legal and SMSF set up costs	\$600 - 1.25% of total loan amount plus legal and SMSF set up costs	\$0 - \$1,500
Security Required	Acceptable Residential Property security.	Acceptable Commercial Property security.	First Fixed and Floating Charge over company and directors guarantees	First Fixed charge over asset financed and directors guarantees	Lender recourse against SMSF assets is limited to property held in Security Trust	Lender recourse against SMSF assets is limited to property held in Security Trust	Acceptable Residential Property security.
Loan Term	15 - 25 years	15 – 25 years	Upon application	2 - 5 Years	10 - 15 Years	10 - 15 Years	25 – 30 Years
Interest Only Period	Up to 5 years interest only	5 Years	Upon application	N/A	0 – 10 Years	0 – 10 Years	5 – 10 years