

Commercial Advantage Product Guide

PROPERTY-SECURED COMMERCIAL LOANS



FOR BROKER USE ONLY

Unlock Capital with a **solution based** lender!

- ✓ Companies / trusts
- ✓ Acquisition, refinance, bridging, working capital
- ✓ 1st and 2nd registered mortgages
- ✓ Businesses seeking flexible funding solutions

Property-Secured Commercial Loans



PRODUCT FEATURES



LOAN AMOUNT
\$250k - \$10M



**FLEXIBLE PAYMENT
OPTIONS**
(Incl. Capitalised Interest)



TERM
Up to 24 months



TAILORED SOLUTIONS



DEBT CONSOLIDATION



FAST TURNAROUND

FEATURES	DETAILS
 Interest Rates	From 9.49% p.a. Rates determined by loan structure, LVR and security finance.
 Security Type	First or Second Registered Mortgage over Commercial, Industrial, or Residential property.
 Purpose	Business acquisition, refinance, working capital, expansion, property purchase, payment of corporate bad debts, or other business purposes.
 Acceptable Borrowers	Companies and Trusts for commercial borrowing purposes.
 Establishment Fee	From 1.50%.
 Loan Amount	\$250,000 to \$10,000,000.
 Loan Term	Up to 24 months. Extensions may be available upon application.
 Max LVR	• Residential: Up to 80% • Commercial: Up to 70% • Industrial: Up to 65% (Higher LVR considered in certain circumstances)
 Repayment Type	Flexible payment structures (IO, P & I, Interest Capitalisation) Principal may be capitalised (at lender's discretion).
 Location	Metro / Non-Metro/ Regional locations.
 Exit Strategy	Expanded business revenue, sale of security, sale of non-security assets, or other agreed exit strategy at loan maturity.
 Legal Fees	Additional legal fees may apply, depending on the complexity of the transaction or specific borrower circumstances. These may include, but are not limited to, costs associated with document preparation, independent legal advice, registration, or enforcement. It is the borrower's responsibility to cover these fees, and they will be outlined during the loan documentation process where applicable.
 Guarantee	Personal guarantee from directors/shareholders supported by independent legal advice where required.

 **DISCLAIMER**

This document is indicative information only and does not constitute a formal offer of any financial product, nor does it provide financial, legal, or tax advice. This product is designed for business purpose lending. The applicability of the National Consumer Credit Protection Act 2009 (Cth) will depend on the purpose and circumstances of the loan. Prospective borrowers should seek independent advice tailored to their specific circumstances before deciding on a loan. Actual terms, rates, fees, and loan-to-valuation ratios depend on a detailed review of applicant's financial position, credit history, and project experience. Approval is not guaranteed. The information in this document is accurate as of 1 May 2026 and provided in good faith. Finance One Commercial may update, amend, or supplement this document without prior notice.

Four solutions that unlocked the deal

Four examples of recently funded loans, using our Commercial Advantage Mortgage Loan, demonstrating how **solution based thinking** and the right loan structure can address timing, security, control and exit risk.

01 ACQUISITION BRIDGE + COSTS FOR CIVIL WORKS

A viable exit strategy enabled a fast approval and settlement.

\$3.2M
FACILITY

70%
LVR

24 mo
I/O TERM

9.75%
RATE

NEED Settle on non metro residential land development site plus costs to complete civil works.

STRUCTURE 1st RM, (125 titles – Central Coast NSW) supported by parent company guarantee.

OUTCOME Settled within 9 days (1st RM over 125 titles.)



02 COMMERCIAL RESTRUCTURING & REPOSITIONING

Working with borrower's accountant to structure the right solution.

\$2.45M
FACILITY

52%
LVR

24 mo
I/O TERM

12.00%
RATE

NEED Refinance business debts + ATO debt & rate arrears. Remediate over 24 months with intent to refinance back to a major lender.

STRUCTURE 1st rank GSA and 1st PPSR on equipment.

OUTCOME Reduced borrower's monthly repayments by \$8K.



03

COMMERCIAL DEVELOPMENT SITE REFI + LOT AMALGAMATION COSTS

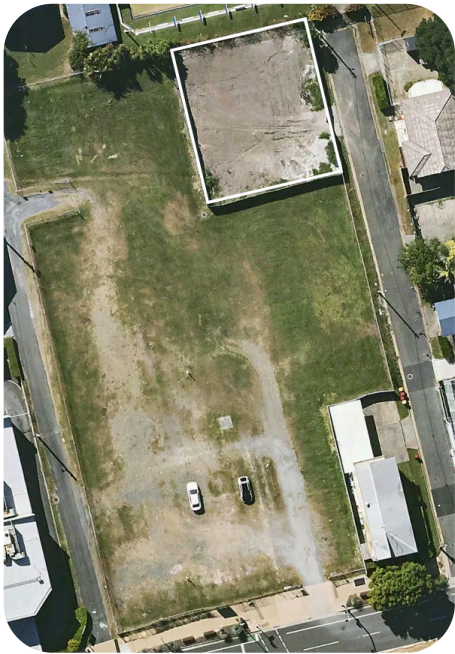
Speed of execution critical to refinance maturing facility.



NEED Refinance of an expiring private lender facility plus funds to assist with amalgamation of 3 lots and purchase of council owned roadway.

STRUCTURE 1st RM over metro residential development site (Gold Coast). Clear exit strategy with take out by construction funder.

OUTCOME Funded within 6 days.



04

EXISTING FUNDER WAS NOT GOING TO MEET SETTLEMENT DEADLINE. SALE CONTRACT AT RISK

48 hours to assess, approve and settle.



NEED Urgent settlement on off the plan residential investment property (held in company name).

STRUCTURE 1st RM over residential investment property (Gold Coast).

OUTCOME Settlement achieved within 48 hours! Borrower saved from potential loss of deposit and property appreciation since initial purchase.

