financeone COMMERCIAL

Commercial Maxi Product Guide

Solution Based Lending.

- ✓ Loans up to $1,000,000*
- ✓ Rates from 8.95%^
- ✓ Residual amount up to 50%†

*Loans > $500K must be secured by real property
^Eligibility and lending criteria, T&Cs, fees & charges apply. Rates may change subject to broker fees and risk profile.
†Percentage varies depending on type of asset and loan term.

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Commercial Maxi

PRODUCT OVERVIEW

Product Scope	• Single asset transactions • Multi-loan facilities • Multi-asset loans
Entity Types	• Companies and trusts (lend up to max $1m) • Sole traders and partnerships (lend up to max $400k)
ABN / GST	• Minimum 12 months ABN registered and 12 months GST (Rate loading applies where ABN / GST > 12 months < 24 months)
Credit Profile	• Individuals (Directors / Guarantors) > 600 and incorporated entities > 600 (Credit scores < 600 are subject to rate loading and a risk fee. Broker supplied Company and Director comprehensive credit reports accepted for assessment. Report date must not be older than 14 days from the application submission date)
Exposure	• From $250k up to $1m (Loans up to $500k must be secured by assets; loans above $500k must be secured by assets and a first or second ranking mortgage over real property)
Indicative Rates	• Rates from 8.95% up to 19.95%* • Primary assets from 8.95% • Secondary assets from 11.95%
Loan Terms	• From 12 months up to 84 months
Asset Age	• Up to 25 years at end of term, with exceptions by review
Structure / LVR	• Multiple assets can be accepted across one entity, group or business • Primary assets - up to maximum LVR of 120%^ • Secondary assets – LVR upon assessment • Residual loan structures available (asset age up to 15 years end of term)

Residual Values

Loan Term	Primary Asset	Secondary Asset
36 months	Max 50%	Max 30%
48 months	Max 40%	Max 20%
60 months	Max 30%	Max 15%

*Rate loadings apply based on customer profile, security profile and credit/financial information available
^Subject to asset type and ability to achieve a comparable value.

TARGET INDUSTRIES

Transport

Agriculture

Construction

Manufacturing

Health

ASSETS, DOCUMENTS & KEY DEAL NOTES

Primary Assets*	• Light trucks < 3.5t Gross Vehicle Mass • Commercial motor vehicles • Heavy trucks, trailers, and buses/coaches • Passenger vehicle fleets, utes, vans and 4WD's • Materials handling equipment • Access equipment including cranes, boom lifts, and scissor lifts • Construction and earthmoving equipment (non-mining)
Secondary Assets*	• Industrial plant and equipment • Medical, dental, and laboratory equipment • Mining equipment and specialized plant services • Printing and packaging equipment • Woodworking, metalworking, and workshop equipment • Agricultural machinery and spraying equipment, including drones • Engineering and tool making equipment
Submission Requirements	• Alt doc ≤ $400k: application form, privacy consent, last 2 business activity statements, ATO portals, 6 months business bank statements submitted through Illion, signed Assets and Liabilities • Full doc > $400k: Alt doc PLUS accountant-prepared financials and commitments schedule
Key Deal Notes	• Minimum 10% deposit may be required following credit assessment • Primary guidebook valuations used where available • Where required, external asset valuation may be undertaken • Asset valuation fee may apply depending on the security type (fee can be capitalised)

Fees	• Application fee:
	    • $1,295 (NAF > $250k < $500k)
	    • $2,495 (NAF ≥ $500k to $1m)
	• Commission up to 6% capitalised
	Risk fee: up to 6% of NAF^
	Risk fee is one-off, upfront, and non-refundable
	• No monthly fee
	• Asset Valuation fee†
	• Legal fees for NAF ≥ $500k to $1m may apply depending on the complexity of the transaction or specific borrower circumstances§

*Excludes gym / fitness equipment, office or shop fittings, and hospitality / cooking equipment.
^Risk fee will be applied based on the lenders review of the customer profile, credit history and security profile.
†Asset Valuation fee where applicable is the cost applied by an external provider and is based on asset type and location.
§Legal fees 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.

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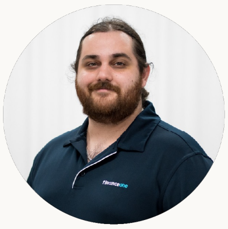

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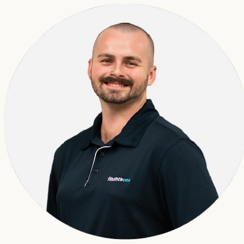

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SUBMIT A DEAL TODAY

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