

Commercial Advantage Product Guide

PROPERTY-BACKED COMMERCIAL LOANS



FOR BROKER USE ONLY

Unlock Capital with a solutions-based lender!



- ✓ Companies / trusts
- ✓ Borrowers with property-backed equity available
- ✓ 1st and 2nd registered mortgages
- ✓ Businesses seeking flexible funding solutions

PRODUCT FEATURES



LOAN AMOUNT
\$250k - \$10M



INTEREST ONLY
PAYMENT OPTIONS



TERM
Up to 24 months



TAILORED SOLUTIONS



DEBT CONSOLIDATION



COMPETITIVE RATES

EXAMPLES OF LOANS WE'VE SETTLED

\$10.4M

Refinance Commercial Land Development
1st R/M Metro QLD

\$2.4M

Residential Land Subdivision
2nd Mortgage Metro NSW

\$2.9M

Commercial Property Investment
1st R/M Metro SA

\$350K

Working Capital Future Retailer
2nd R/M Metro SA

Loan outcomes are subject to individual circumstances and lender criteria.

FEATURES	DETAILS
 Interest Rates	From 9.95% 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	Up to 80% of a residential property's market value (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. These loans are not available for individuals or entities seeking finance for personal, domestic, or residential owner-occupied use and are not regulated under the National Consumer Credit Protection legislation. 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 July 2026 and provided in good faith. Finance One Commercial may update, amend, or supplement this document without prior notice.