Product Guide

Commercial Loans

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EFFECTIVE AS OF 22 JULY 2026

FOR BROKER USE ONLY

How are we different?

We take a flexible approach to lending and understand one size does not fit all. Finance One Commercial allows thousands of Australian businesses to access finance when others say ‘no’.

With a compassionate and flexible approach to lending, we will consider any application. We understand that some clients don’t quite fit “in the box” and we specialise in looking outside the box.

We take the time to understand your client’s individual circumstances, including the most challenging of financial situations.

We may be able to provide finance opportunities for your clients who may have experienced any of the following:

- Defaults on credit file
- Previous bankruptcy
- Late payments
- New to credit
- Low credit scores
- Short-term employment or residential history

Our Mission:

To provide finance through genuine connections.

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Why partner with us?

Supporting you:

- Brokerage up to 8%
- 24-hour approvals*
- Dedicated broker support team
- Free access to bankstatements.com.au

Supporting your clients:

- Defaults on credit file
- Commercial loans from $8,000 - $250,000†
- Loan terms up to 7 years§
- Broad range of acceptable assets

Connect with Finance One Commercial and become part of a network comprising **5000+ accredited finance brokers.**

24-hour approvals subject to satisfactory information being received to assess the application. Normal lending criteria apply. Fees and charges payable. T&C apply.
†Refer to specific product pages for property backed thresholds.
§84-month term available on assets 15 years old at end of term – maximum loan term for all other assets is 60 months.

Product Guide

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Low rates. No bank statements.

9.45% Base Rate

Plus		
Primary Assets	Passenger vehicles, utes, vans, 4x4. Heavy transport: trucks & trailers (no tonnage restriction). Yellow goods and earthmoving assets. Materials Handling: forklifts, telehandlers, scissor lifts etc. Wheeled AG equipment (no tower cranes). AGE OF ASSET EOT: 25 YEARS	
Property Status	Property owner	Non-property owner (no boarders or private renters)
Residential	Demonstrated stability	12 months renting continuation and 6 months at current address
Min. ABN	12 months	12 months
Min. GST	6 months	6 months
Director Score	No adverse Min. 600 Comprehensive score*	No adverse Min. 600 Comprehensive score*
Company Score	Min. 500	Min. 500
Max. Loan Amount	**Low Doc:** Max. $250,000 incl. GST †$100k-$250k incl. GST - 6 months bank statements $50k+ lend comparable credit required	**Low Doc:** Max. $100,000 incl. GST $50k+ lend comparable credit required
Min. Loan Amount	$8,000	$8,000
Loan Term^	Max. 7 years	Max. 7 years
Deposit Requirement	10% deposit or 1% uplift to base rate	10% deposit or 1% uplift to base rate.
Cashflow Lending	Maximum 1	Maximum 1

Terms and Conditions

**If multiple Directors, "Min Director score" must be 600 for all Directors. 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.*

†May be requested if further information is required for assessment.

^84 month term is available on assets 15 years EOT; maximum loan term for all other assets is 60 months.

Uplifts	
Non-homeowner	2.5%
Capital raise	2%
Primary assets (older than 25 years EOT)	2%
Assets with build dates 5 years + at origination	1%
Deposit less than 10%	1%

Uplift Introducer Commission	
Origination fee	Max. $1,430 incl. GST
Brokerage	Max. 8% + GST

Note: *Add 0.5% to above rates for every 1% brokerage above 4%*

Fees	
Application fee	$795.00
Private sale fee – add	$200.00
Monthly account keeping fee	$12.00

Transactions
Dealer and private sale
Balloon refinance: payout letter and loan statement required.
Capital raise (6 months bank statements)
Mid-term refinance: payout letter and loan statement required
Assets and liabilities statement required with submission

Note: *Credit may request additional information to support the assessing of an application*

Product Guide

Asset and Equipment Loans

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Basic Eligibility

ABN Requirements	• Minimum 6 months trading • Minimum 6 months GST registered for loans greater than $75,000 • Day one ABN considered with continuity please contact your local BDM
Income	• Self-declaration supported by 180 days of recent electronic bank statements
Residency	• Mortgage or lease agreement minimum 6 months • Boarding minimum 12 months – accepted on Silver and Gold profiles only
Knockouts	• No finance defaults within 12 months • Poor account conduct (maximum 3 financial dishonors and 30 days overdrawn) • Current bankrupt (Part IXs and Part Xs not accepted) • Multiple short-term pay day lender activity • Applicants under third-party budgeting arrangements or not in control of funds • The bank account needs to be in the name of the borrowing entity • Companies or Directors who are Directors of other companies in strike-off action or external administration
Driver's license	• The primary applicant must have a valid license for the asset being purchased (Sole traders only)
Age of applicants	• Applicants must be at least 21 years of age • Applicant can be no older than 70 years of age at the end of the loan term
Minimum requirements for submission and assessment	• Privacy consent • Satisfactory ID for all applicants • Details of applicant's business activities and finance requirements and objectives, including possible future changes to circumstances • Business purpose declaration • Most recent 6 months (180 days) of electronic statements for all bank accounts in the relevant entity/business name (bankstatements.com or similar format only) • A current copy of the applicant's credit file with notes about any defaults • Comments about anything else that will assist with our assessment

Applications must be submitted via our PRIME Broker Portal and supporting documents uploaded prior to submission.

Asset and Equipment Loans | Products

	Platinum	Gold	Silver
Loan Type	Fixed rate – P & I secured loan	Fixed rate – P & I secured loan	Fixed rate – P & I secured loan
Interest Rate %*	From 12.45%	From 16.95%	From 19.95%
Minimum loan value (NAF)†	$8,000	$8,000	$8,000
Maximum loan value (NAF)†	$150,000 (over $100,000 must be property backed) property in spouse's name considered. Exposure up to $250,000 for existing Finance One customers.	$150,000 (Over $100,000 must be property backed) Exposure up to $250,000 for existing Finance One customers.	$50,000
Loan term	Up to 7 years‡	Up to 7 years‡	Up to 5 years
Vehicle age End of Term (EOT)	Finance One Commercial discretion	Finance One Commercial discretion	25 years
Maximum LVR	160%	160%	160%
Non-homeowner uplift	2.50%	N/A	N/A
Acceptable assets	Refer to asset list		
Application fee	$1,095	$1,095	$1,095
Risk fee	N/A	$1,495	$1,995
Monthly service fee	$27	$27	$27
Early payout fee	60% discount of remaining interest	60% discount of remaining interest	60% discount of remaining interest
Balloon	N/A	N/A	N/A
Payday loans	Nil	Nil	Maximum 1 in 180 days
Repayment terms	Weekly/ Fortnightly/ Monthly	Weekly/ Fortnightly/ Monthly	Weekly/ Fortnightly/ Monthly
Origination fee	$8,000 - $14,000: 10% up to maximum $990 (GST inclusive) Over $14,000: up to maximum $1,100 (GST inclusive)	$8,000 - $14,000: 10% up to maximum $990 (GST inclusive) Over $14,000: up to maximum $1,100 (GST inclusive)	$8,000 - $14,000: 10% up to maximum $990 (GST inclusive) Over $14,000: up to maximum $1,100(GST inclusive)
Brokerage	Up to 8% - Add 0.5% to base rate for every 1% over 4%	Up to 8% - Add 0.5% to base rate for every 1% over 4%	Up to 8% - Add 1% to base rate for every 1% over 4%
Maximum insurances	The lesser of 20% of purchase price or $3,500 – no individual policy to exceed $2,000. Tyre and Rim insurance are not accepted.		
Private sale requirements	$200 fee. Requirements include but are not limited to: Current registration certificate with the vendor's name; private sale invoice; vendor ID and proof of bank account; current roadworthy certificate or Finance One Commercial's vehicle inspection completed and signed by an authorised inspector. Verimoto also accepted.		

Grey imports acceptable – Trade/ commercial use only

**Interest rates quoted are current as at date of print and are subject to change*

†NAF = Vehicle Purchase Price + Insurance + Warranty

‡84-month term available on assets 15 years EOT – maximum loan term for all other assets is 60 months

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Primary Assets	Secondary Assets Rate Loading 2%	Excluded Assets*
• Motor vehicles	• Non-wheeled construction equipment	• Gym equipment
• Trailers	• Non-tracked construction equipment	• Skip bins
• Commercial vehicles	• Mechanical equipment	• Solar equipment
• Trucks	• Workshop equipment	• Renewable energy equipment
• Prime movers (no tonnage limit)	• Electrical equipment	• Scaffolding
• Cranes	• Industrial equipment	• Hand tools
• Caravans	• Roadmaking equipment	• Electronic equipment
• Campervans	• Engineering equipment	• IT equipment (i.e., servers, computers, networking hardware)
• Motor homes	• Forestry machinery and equipment	• POS systems
• Motorbikes	• Compressors and generators	• AV and video equipment
• ATV – Quadbikes and Buggies	• Lathes	• Asset fixed to premises
• Buses	• Beauty equipment	**We will consider these assets on unsecured cash flow loans*
• Forklifts	• Medical equipment	
• Yellow goods	• Dental equipment	
• Wheeled agricultural equipment	• Hospitality equipment	
• Wheeled construction equipment		
• Earthmoving equipment		
• Food trucks		
• Access equipment – boom/scissor Lifts		
• Trailer based equipment		
• Boats and Marine		

Sale and buy - back/capital raise available for road registered assets only (with no restriction on purchase date).

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Platinum

Interest rate
- From 12.45%.

Trading/ABN requirements
- From 18 months.

Residential
- Minimum 12 months, no boarders.

Bankruptcy
- Discharged 12 months.

Banking conduct
- No days in negative on bank statements unless overdraft evident. No dishonors.

Pay day loans
- No pay day loans accepted.

Defaults and judgements
- No finance defaults, no other defaults listed. within 12 months. Unpaid defaults considered after 12 months.

Gold

Interest rate
- From 16.95%.

Trading/ABN requirements
- From 12 months.

Residential
- Minimum 12 months, 24 months if boarding.

Bankruptcy
- Discharged 6 months.

Banking conduct
- No more than 15 days in negative on bank statements unless overdraft evident. Maximum 3 financial dishonors, 6 non-financial dishonors.

Pay day loans
- No pay day loans accepted.

Defaults and judgements
- No finance defaults, no other defaults listed within 12 months. Unpaid defaults considered after 12 months.

Silver

Interest rate
- From 19.95%.

Trading/ABN requirements
- From 6 months.

Residential
- Minimum 6 months, 12 months if boarding.

Bankruptcy
- Discharged 1 day.

Banking conduct
- No more than 30 days in negative on bank statements unless overdraft evident. Maximum 3 financial dishonors, 6 non-financial dishonors.

Pay day loans
- 1 within 180-day bank statement period.

Defaults and judgements
- No unpaid finance defaults within 12 months, any other finance defaults greater than $5k must be paid or in payment arrangement.

Add-ons Primary assets > 25 years end of term: **2%**; Sale and buy back: **2%**; Secondary assets: **2%**

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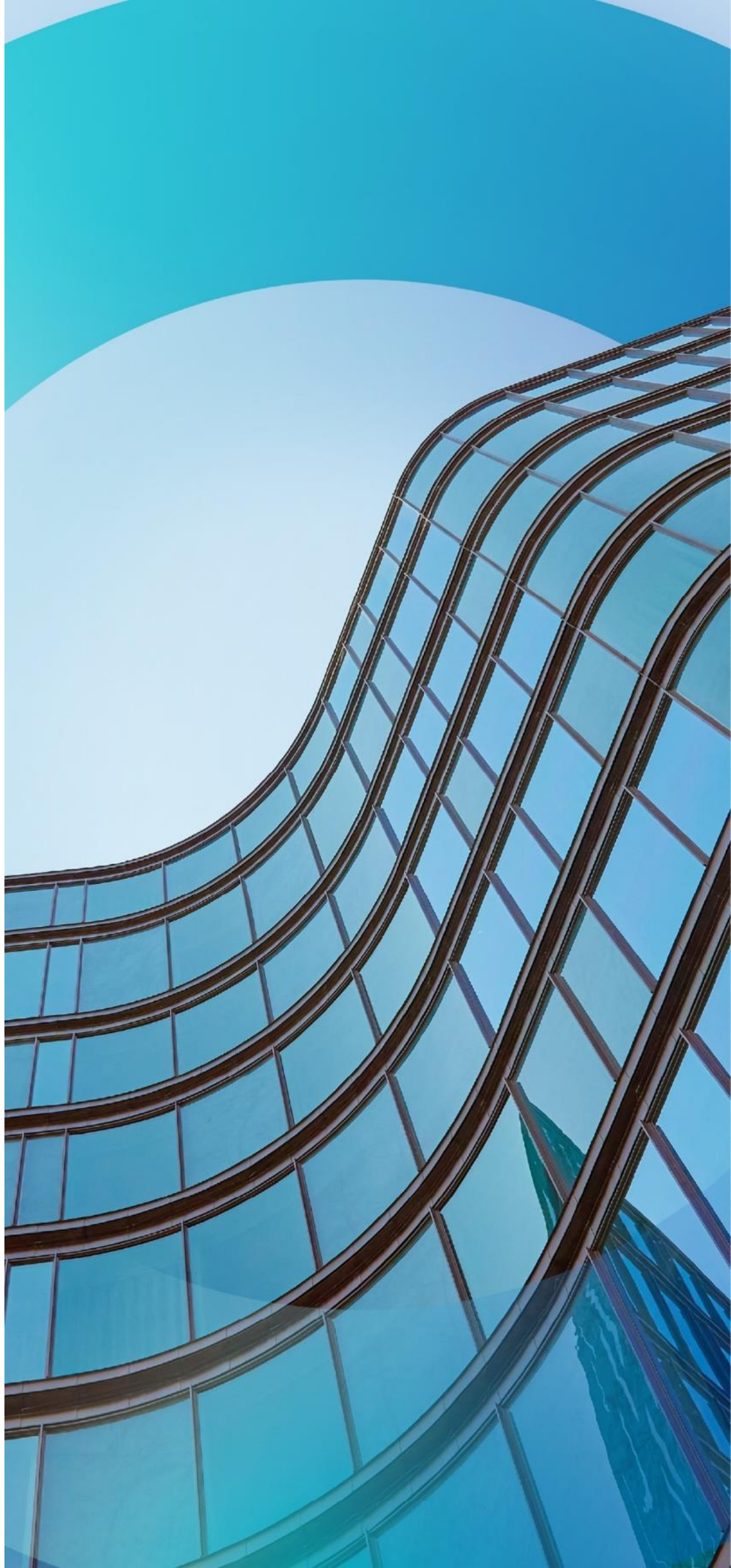
Tips

Deposit, industry continuity, asset position & credit history may be considered for profile upgrade.

- Bank account must be in same name as the business entity.
- 180 Days Illion bank statements required with every application.
- Applicants must be over 21 years old and under 70 years at end of loan term.
- Loans outside of the above criteria may be considered provided mitigating circumstances are disclosed in loan application notes.
- Separate policy for new ABN’s. Work source letter or contract, industry experience and 10% deposit.
- Sale and Buyback are available. Asset needs to be owned by the same entity as the borrower.



Product Guide

Unsecured Cash Flow Loans

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Unsecured Cash Flow Loans | Products

	Diamond	Platinum	Gold
Minimum Credit Score *	650 Director Credit Score + 550 Company Credit Score	N/A	N/A
Loan Type	Fixed annual simple interest	Fixed annual simple interest	Fixed annual simple interest
Interest Rate %	10.99% - Property Backed 12.99% - Non-Property Backed	15.99% - Property Backed 17.99% - Non-Property Backed	21.99% - Property Backed 23.99% - Non-Property Backed
Minimum Loan Value (NAF)	$10,000		
Maximum Loan Value (NAF)	$100,000 - Property Backed $50,000 - Non-Property Backed	$50,000	$40,000
Loan Term	6 – 36 months	6 – 12 months	
Application Fee	3%		
Monthly Service Fee	$19		
Repayment Terms	Weekly		
Origination fee	10% up to max $1,100 (GST inclusive)		
Minimum Annual Turnover	$150,000	N/A	N/A
Brokerage	Up to 8%		
Trading/ABN Requirements	From 24 months	From 12 months	From 6 months
GST Requirements	Minimum 12 months	Minimum 6 months	Minimum 3 months
Residential Status Requirement	Property Backed Non-Property Backed - Minimum 12 months – No boarders or private rental		

*If multiple Directors, minimum credit score must be 650 for all Directors. 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.

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Why Unsecured Cash Flow Loans

- Expand the business or pay for acquisition expenses.
- Purchase, upgrade or repair business equipment and technology.
- Additional stock purchasing for the business.
- Fit out and upgrade business premises.
- Initial rebranding and marketing costs.
- Mechanical repairs for motor vehicles.
- Working capital.

Please refer all scenarios to your BDM.
We are always looking to find ways to approve applications.

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Knock Outs

- Capital raising via loan stacking.
- Clients with two or more cash loans.
- Poor banking conduct (at least 50% or the proposed repayment must always be available).
- Noted regular dishonours or defaulted payments
- Existing Payday loans
- RHI (arrears) > 1 in the last 6 months on credit file.
- Adverse/Defaults in last 12 months on credit file.
- Directors of companies in strike off action or external administration.
- Excluded industries and services: NDIS & rideshare/food delivery services | Debt Collection Services | Debt mediation services | Couriers – Food and alcohol delivery services | Tobacco and vape services | Lending/Pawnbrokers | Cryptocurrency | Drug Paraphernalia | Adult services (including OnlyFans) | Security | Horse and dog racing industries | Coal miners and associated products.

Please refer all scenarios to your BDM.
We are always looking to find ways to approve applications.

Prime

Our application portal, Prime, allows for full online submissions.

Track application progress

Quotation tool and online resources

Documentation uploads

Minimum requirements for commercial loan applications and assessments:

- Most recent 6 months of bank statements
- Signed acceptable privacy consent form
- Copy of driver's licence

Your Support Team

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IMPORTANT
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Normal lending criteria, T&Cs, fees and charges apply.