

# Commercial Loans Rate & Product Guide

17 November 2025

Our **Commercial Loans** offer tailored solutions to suit your clients' business and investment goals, with options for retail, office, light industrial and warehouse properties.

		Prime	Near Prime
Max LVR		80%	
Verification Documents	Self-Employed / Company Full Doc	<ul style="list-style-type: none"> <li>1 Year Company / Trust Tax Return(s) AND 1 Year Personal Tax Return AND corresponding Personal Notice of Assessment (NOA), none older than 21 months</li> <li>Simplified Self-Employed (company directors only): 3-months payslips AND last financial year ATO income statement</li> </ul>	
	Self-Employed Alt Doc	Declaration of Financial Position AND 1 of Accountant Letter, OR last 2 BAS, OR 6 months business bank statements.	
	Self-Employed Light Doc	Declaration of Financial Position	
	PAYG Full Doc	Last 2 payslips	
	Lease Doc	Minimum 24 months remaining lease term	Minimum 6 months remaining lease term
	ABN & GST	ABN > 24 months GST > 12 months	ABN > 12 months GST > 6 months
Credit Impairments	Up to \$3,000	Paid defaults up to \$1,000 (on aggregate) considered	Unlimited (paid or unpaid)
	Over \$3,000 > 12 months	-	Unlimited when listed > 12 months (paid) Unlimited when listed > 24 months (paid or unpaid)
Arrears <sup>1</sup>	Mortgage	-	Up to 1 month within the last 6 months
	Other Arrears	-	Up to 3 months within the last 3 months
Bankruptcy		-	Discharged from bankruptcy > 1 day
Cash Out		Up to maximum LVR	
Debt Consolidation		Up to maximum LVR <sup>2</sup>	

## Product Features

- ✓ No clawbacks
- ✓ Loan Term: 5 to 30 years
- ✓ Loan Size: \$100,000 to \$8m
- ✓ Property types: Retail shops, offices, light industrial and warehouses
- ✓ Interest Only up to 10 years
- ✓ Full Doc, Alt Doc, Lease Doc, Light Doc
- ✓ Company, Trust or Individual
- ✓ Cash out to max LVR
- ✓ No annual review or revaluations
- ✓ Up to 6 borrowers
- ✓ Up to 4 loan splits
- ✓ Up to 4 offset accounts per loan (1 per split)

<sup>1</sup> Arrears is defined as any late payment or arrears on a credit account where the minimum repayment has not been made within 14 days since the credit contract due date.

<sup>2</sup> ATO debt and Private Loan debt can be consolidated for Near Prime loans.

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## Commercial Interest Rates

LVR	Prime						Near Prime		
	≤\$4m				\$4m-\$8m		≤\$4m		
	Full Doc	Alt Doc	Lease	Light	Full Doc	Alt Doc	Full Doc	Alt Doc	Lease
≤ 65%	7.24%	7.89%	7.29%	8.89%	7.74%	8.39%	7.74%	7.99%	7.79%
≤ 70%	7.54%	7.99%	7.69%		8.04%	8.49%	7.94%	8.19%	7.99%
≤ 75%	7.64%	8.29%					8.04%	8.49%	
≤ 80%	7.94%	8.99%					8.24%	9.39%	

Rates displayed include Principal & Interest and Interest Only

## Commercial Risk Fees

LVR	Prime						Near Prime		
	≤\$4m				\$4m-\$8m		≤\$4m		
	Full Doc	Alt Doc	Lease	Light	Full Doc	Alt Doc	Full Doc	Alt Doc	Lease
≤ 65%	0.85%	1.00%	0.85%	1.00%	0.85%	1.00%	1.25%	1.25%	1.25%
≤ 70%	0.85%	1.00%	0.85%		0.85%	1.00%	1.25%	1.25%	1.25%
≤ 75%	0.85%	1.00%					1.25%	1.25%	
≤ 80%	0.85%	1.00%					1.25%	1.25%	

## Maximum Loan Amounts

LVR	Prime			Near Prime	
	Full & Alt Doc	Lease	Light	Full & Alt Doc	Lease
≤ 65%	\$8m	\$2m	\$2m	\$4m	\$2m
≤ 70%	\$8m	\$2m		\$4m	\$2m
≤ 75%	\$3m			\$3m	
≤ 80%	\$2.5m			\$2m	

Minimum loan amount: \$100,000

Vacant Land: \$5m max loan amount, 65% LVR, Cat 1 only

Expats: eligible for loans up to \$5m

## Postcode Categories

	Max Loan Size	Max LVR
Category 1	\$8m (70% LVR)	80%
Category 2	\$3m	70%
Category 3	\$500k	65%

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## Fee Summary

	All Commercial Loans
Application Fee	\$899
Monthly Fee	\$25
Offset Fee	\$0
Valuation Fee	Valuation fees are at cost and paid prior to valuation being ordered (via Property Hub). Full valuations only.
Legal Fee*	\$750
Discharge Fee*	\$500
Early Repayment Fee	2% of the original loan amount if loan is fully repaid in the first 3 years

\*Please note that all listed fees exclude GST

## Features

Our entire range of loan solutions are packed with innovative features to suit more customers.



Redraw Facility



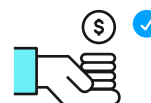
Offset Accounts



Internet Banking



Direct Debits



Direct Credits

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## Serviceability

### General assessment guidelines

Debt Service Coverage Ratio (DSCR)

- Minimum DSCR of >1.0x applies across all segments
- No ICR (Interest Cover Ratio) requirement

Buffer Rate

- A buffer of +2.01% is applied to all assessed interest rates
- Interest only loan: assessment on the remaining Principal and Interest period

### Self-employed income

Full Doc

- 100% Profit before tax less non recurring income
- Allowable add backs (only if the business is not trading at a loss):
  - Depreciation (must include depreciation schedule)
  - Superannuation (in excess of compulsory contributions)
  - Non-recurring expenses (must be specified)
  - Instant Asset Write-Offs (with supporting evidence)

Alt Doc

- 100% of income declared in one of the following:
    - Accountant's Letter
    - Last 2 BAS
    - 6 months of business bank statements
  - Applicant must be a minimum 25% shareholder
  - Trust income must be distributed; applicant must be the Trustee
- Simplified Self-Employed (Company Directors Only)
- Last financial year's ATO Income Statement
  - Last 3 months of payslips
  - Documents must be no older than 21 months

### PAYG income

- 100% of base income (full-time)
- 100% of casual, part-time, or contractor income (prorated over 48 weeks)
- 100% of overtime, commission, and bonuses
- 100% of second job income (must be in place for ≥6 months; max 55 hours/week). If <6 months, Near Prime applies

### Other income

Rental Income

- 90% of net income
- For commercial rental, net income = gross rent minus outgoings not covered by the tenant

Dividends, Interest, Trust Distributions

- 100% accepted with supporting documentation

Foreign Income

- 100% of net income converted to AUD using XE or equivalent

### Business operating expenses

- Full Doc: Assessed via Company/Trust Tax Returns
- Alt Doc: Income must be declared net of business operating expenses

### Living expenses (for individuals and individual guarantors)

- Declared living expenses will be benchmarked against HEM, adjusted to reflect borrower profile
- Business and personal expenses must be clearly distinguished

### Existing commitments

Company/Business Liabilities

- Full Doc: where servicing is based on company profits, only new company debts post-tax filing are added to liabilities
- Alt Doc: assumed to be included in net income; no additional adjustment unless expenses are not captured

Personal Liabilities (Individual Borrowers & Guarantors)

- Mortgage Debt: 25% loading on actual repayment
- Credit Cards: 3.8% of credit limit (monthly)
- Personal Loans: Actual repayment amount
- Negative Gearing: Permitted only for properties held in individual names

### Other Considerations

- A signed Borrower Business Purpose Declaration must accompany each application, confirming acknowledgment of non-NCCP coverage
- Loan purpose must be predominantly (>50%) for business purposes rather than personal use

## Security

### Acceptable security type

- Commercial property or vacant land, which is zoned commercial or similar, situated in Australia by way of a first registered mortgage
- Up to 25 acres
- Locations where commercial dwelling is the highest and best use and Commercial valuation is held (includes mixed use properties - predominantly commercial use)
- Vacant Land - Category 1 only with max 65% LVR

### Unacceptable security type

- Property located outside of Australia
- Property affected by Native Title Claim
- Income Producing Rural Properties, Motels, Hostels/Backpackers, Construction Projects, Places of Worship, Private Hospitals, Retirement Villages, Resorts/Theme Parks, Recreation Complexes, Brothels, Casino/Clubs, Caravan Parks, Vineyards, Display Homes, Properties registered under the National Rental Affordability Scheme (NRAS), Abattoirs, Contaminated land sites, Farms, Hotels/Clubs.

## All Applications

- MA Money Broker Notes
- Verification of Identity (VOI) for all borrower(s) and guarantor(s)
- Certified copy of Trust Deed (if applicable)
- MA Money Serviceability Calculator as PDF attachment
- Business Purpose Declaration

## Rental Income

### Commercial (for new and existing)

- Lease agreement (when tenanted)

### Residential (existing only) - one of the following:

- Rental Statements
- Valuation Report
- Real Estate Agent appraisal
- Tax Returns
- 3 months bank statements

In cases where multiple documents are provided, lower amount will be used.

## Purchase

- Executed Contract of Sale
- Evidence of funds to complete e.g. recent bank statement showing savings balance, gifted letter, evidence of deposit receipt, etc.

## Refinance/Debt Consolidation

- Most recent 6 months statements for all mortgage facilities being refinanced
- Most recent 3 months statement for unsecured debts to be consolidated

## Income Evidence

### Self-employed / Company applicants – Full Doc

- 1 Year Company / Trust Tax Return(s)
- 1 Year Personal Tax Return
- Corresponding Personal Notice of Assessment (NOA)

All of the above must be no older than 21 months

### Self-employed applicants - Simplified (for company directors only)

- Most recent 3 months of payslips
- Last financial year's ATO income statement

### Self-employed applicants – Alt Doc

- Declaration of Financial Position
- One of Accountant Letter **OR** 6 months business bank statements **OR** last 2 Business Activity Statements

### Self-employed applicants - Light Doc

- Declaration of Financial Position

### PAYG applicants

- 2 most recent consecutive payslips (dated within 45 days of application)
- OR** last 3 months bank statements showing salary credits

### Lease Doc applicants

- Lease agreement (Prime - minimum 24 months remaining lease term; Near Prime - minimum 6 months remaining lease term)
- MA Money Lease Doc Calculator as PDF attachment (ICR Calculator)

Additional documentation and information may be requested at the discretion of MA Money.