MA
Money

Commercial Loans Rate & Product Guide

11 November 2026

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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	• 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 • Simplified Self-Employed (company directors only): 3-months payslips AND last financial year ATO income statement	
	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[1]	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[2]	

Product Features

- No clawbacks
- Loan Term: 5 to 30 years
- Loan Size[3]: $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)

[1] 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.
[2] ATO debt and Private Loan debt can be consolidated for Near Prime loans.
[3] Loan Size is the Amount of Credit allowed.

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Rates and Risk Fees Commercial

11 November 2026

Commercial Interest Rates

	Prime						Near Prime		
	≤$4m				$4m-$8m		≤$4m		
LVR	Full Doc	Alt Doc	Lease	Light	Full Doc	Alt Doc	Full Doc	Alt Doc	Lease
≤ 65%	8.34%	8.99%	8.59%	10.19%	9.04%	9.69%	9.04%	9.29%	9.09%
≤ 70%	8.69%	9.14%	8.99%		9.34%	9.79%	9.24%	9.49%	9.29%
≤ 75%	8.89%	9.54%					9.39%	9.84%	
≤ 80%	9.34%	10.39%					9.64%	10.79%	

Rates displayed include Principal & Interest and Interest Only

Maximum Loan Amounts

	Prime				Near Prime		
LVR	Full Doc	Alt Doc	Lease	Light	Full Doc	Alt Doc	Lease
≤ 65%	$8m	$6m	$2m	$2m	$4m	$4m	$2m
≤ 70%	$7m	$6m	$2m		$4m	$4m	$2m
≤ 75%	$3m	$3m			$3m	$3m	
≤ 80%	$2.5m	$2.5m			$2m	$2m	

Minimum loan amount: $100,000
Vacant Land: $2m max loan amount, 65% LVR, Cat 1 only
Expats: eligible for loans up to $2m

Commercial Risk Fees

	Prime						Near Prime		
	≤$4m				$4m-$8m		≤$4m		
LVR	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%	

Postcode Categories

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

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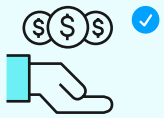
Fee Summary

	All Commercial Loans
Application Fee	$899
Monthly Fee	$25
Monthly 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*	From $750
Discharge Fee*	From $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

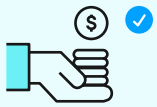
Our entire range of loan solutions are packed with innovative features to suit more customers.


Redraw Facility


Offset Accounts


Customer Portal


Direct Debits


Direct Credits

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Serviceability and Security Commercial

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Serviceability

General assessment guidelines

- Minimum Debt Service Coverage Ratio (DSCR) of >1.0x. DSCR is calculated on combined trading and individual income (after tax and shading) over expenses and total commitments, including the MA Money loan
- Buffer Rate: A buffer of +2.01% is applied to all assessed interest rates. Interest Only (IO) loans are assessed on a Principal & Interest basis over the remaining term (e.g. 25 years where a 30 years term includes a 5 year IO period).
- Lease Doc: Interest Coverage Ratio (ICR) ≥ 1.2x. ICR = Net Rental Income / Actual Interest Payment.

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, Retirements 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.

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Submission Checklist Commercial

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All Applications

- ◯ MA Money Broker Notes
- ◯ Verification of Identity (VOI) for all borrower(s) and guarantor(s)
- ◯ Trust deed where the borrower is a Trust or self-employed income is earned through a Trust
- ◯ 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.