

## Commercial promotion

**Risk fees waived on refinances and equity releases.  
Commercial loan rates reduced by up to 0.20%.**

Available on new applications submitted between  
**29 June and 31 July 2026**. Risk fee waiver excludes  
purchases. SMSF Commercial Loans are excluded from the  
promotion. See page 3 for details.

# Commercial Loans Rate & Product Guide

29 June 2026

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
<b>Max LVR</b>		80%	
<b>Verification Documents</b>	<b>Self-Employed / Company Full Doc</b>	<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>	
	<b>Self-Employed Alt Doc</b>	Declaration of Financial Position AND 1 of Accountant Letter, OR last 2 BAS, OR 6 months business bank statements.	
	<b>Self-Employed Light Doc</b>	Declaration of Financial Position	
	<b>PAYG Full Doc</b>	Last 2 payslips	
	<b>Lease Doc</b>	Minimum 24 months remaining lease term	Minimum 6 months remaining lease term
	<b>ABN &amp; GST</b>	ABN > 24 months GST > 12 months	ABN > 12 months GST > 6 months
<b>Credit Impairments</b>	<b>Up to \$3,000</b>	Paid defaults up to \$1,000 (on aggregate) considered	Unlimited (paid or unpaid)
	<b>Over \$3,000 &gt; 12 months</b>	-	Unlimited when listed > 12 months (paid) Unlimited when listed > 24 months (paid or unpaid)
<b>Arrears<sup>1</sup></b>	<b>Mortgage</b>	-	Up to 1 month within the last 6 months
	<b>Other Arrears</b>	-	Up to 3 months within the last 3 months
<b>Bankruptcy</b>		-	Discharged from bankruptcy > 1 day
<b>Cash Out</b>		Up to maximum LVR	
<b>Debt Consolidation</b>		Up to maximum LVR <sup>2</sup>	

## Product Features

- ✓ No clawbacks
- ✓ Loan Term: 5 to 30 years
- ✓ Loan Size<sup>3</sup>: \$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.

<sup>3</sup>Loan Size is the Amount of Credit allowed.

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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%	7.79%	8.44%	8.04%	9.64%	8.49%	9.14%	8.49%	8.74%	8.54%
≤ 70%	8.14%	8.59%	8.44%		8.79%	9.24%	8.69%	8.94%	8.74%
≤ 75%	8.29%	8.94%					8.79%	9.24%	
≤ 80%	8.69%	9.74%					8.99%	10.14%	

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%	

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## Commercial promotion

**Risk fees waived** on eligible refinances and equity releases.

**Reduced rates** on eligible Prime Full Doc and Alt Doc Commercial Loans up to \$4m and 75% LVR.

Available on new applications submitted between **29 June and 31 July 2026**. Risk fee waiver excludes purchases. SMSF Commercial Loans are excluded from the promotion. Rates as marked. Terms, conditions and lending criteria apply. We reserve the right to alter or withdraw the promotion at any time without notice.

## Maximum Loan Amounts

LVR	Prime				Near Prime		
	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

## Fee Summary

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

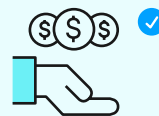
\* Please note that all listed fees exclude GST

## Postcode Categories

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

### 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

### 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)  $\geq$  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  $\geq$ 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.

## All Applications

- MA Money Broker Notes
- Verification of Identity (VOI) for all borrower(s) and guarantor(s)
- 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.