

Commercial Loans Rate & Product Guide

14 July 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"> 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.	
	PAYG	Last 2 payslips Full Doc only	
	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: \$100,000 to \$8m
- ✓ Property types: Retail shops, offices, light industrial and warehouses
- ✓ Interest Only up to 10 years
- ✓ Full Doc or Alt 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.

Rates & Fees displayed are starting from and are provided as an indication only. Rates are effective as at **14 July 2025**. Information is for broker use only and not intended for consumer advertising purposes. Information is correct at time of publishing and is subject to change. All applications are subject to specific lending criteria. MA Money Financial Services Pty Ltd ACN 639 174 315 Australian Credit License Number 522 267 reserves the right to alter the policies at any time without notice. We will notify borrowers of changes in accordance with their loan agreement and the National Consumer Protection Act 2009 (Cth). Confidential: This product guide is a reference guide for mortgage professionals accredited to distribute MA Money Financial Services Pty Ltd products and is not intended for public distribution. It is made available on a strictly confidential basis and must not be reproduced in whole or part, distributed to any person or organisation without MA Money Financial Services Pty Ltd's prior written consent. It must not be made available to the public under any circumstances. Whilst every effort has been made to ensure this product guide is accurate, it should not be relied upon for any purpose or used as a substitute for independent professional advice.

Commercial Interest Rates

	Prime ≤\$4m		Prime \$4-8m		Near Prime ≤\$4m	
	Full Doc	Alt Doc	Full Doc	Alt Doc	Full Doc	Alt Doc
LVR ≤ 65%	7.64%	8.24%	8.14%	8.74%	8.74%	8.84%
LVR ≤ 70%	7.80%	8.44%	N/A	N/A	8.84%	9.09%
LVR ≤ 75%	7.99%	8.84%	N/A	N/A	8.89%	9.34%
LVR ≤ 80%	8.34%	9.24%	N/A	N/A	9.04%	9.54%

Maximum Loan Amounts

	Prime		Near Prime	
	Full Doc	Alt Doc	Full Doc	Alt Doc
LVR ≤ 65%	\$8.0m	\$6.0m	\$4.0m	\$4.0m
LVR ≤ 70%	\$7.0m	\$6.0m	\$4.0m	\$4.0m
LVR ≤ 75%	\$3.0m	\$3.0m	\$3.0m	\$3.0m
LVR ≤ 80%	\$2.5m	\$2.5m	\$2.0m	\$2.0m

Minimum loan amount: \$100,000

Commercial Risk Fees

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

Postcode Categories

	Max Loan Size	Max LVR
Category 1	\$8.0m (65% LVR)	80%
Category 2	N/A	N/A
Category 3	N/A	N/A

Rates & Fees displayed are starting from and are provided as an indication only. Rates are effective as at **14 July 2025**. Information is for broker use only and not intended for consumer advertising purposes. Information is correct at time of publishing and is subject to change. All applications are subject to specific lending criteria. MA Money Financial Services Pty Ltd ACN 639 174 315 Australian Credit Licence Number 522 267 reserves the right to alter the policies at any time without notice. We will notify borrowers of changes in accordance with their loan agreement and the National Consumer Protection Act 2009 (Cth).

P 1300 762 151 E info@mamoney.com.au W mamoney.com.au

MA Money Financial Services Pty Ltd Australian Credit Licence 522 267. Commercial Loans Rate & Product Guide – 14 July 2025.

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



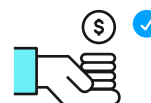
Offset Accounts



Internet Banking



Direct Debits



Direct Credits

Rates & Fees displayed are starting from and are provided as an indication only. Rates are effective as at **14 July 2025**. Information is for broker use only and not intended for consumer advertising purposes. Information is correct at time of publishing and is subject to change. All applications are subject to specific lending criteria. MA Money Financial Services Pty Ltd ACN 639 174 315 Australian Credit Licence Number 522 267 reserves the right to alter the policies at any time without notice. We will notify borrowers of changes in accordance with their loan agreement and the National Consumer Protection Act 2009 (Cth).

P 1300 762 151 E info@mamoney.com.au W mamoney.com.au

MA Money Financial Services Pty Ltd Australian Credit Licence 522 267. Commercial Loans Rate & Product Guide – 14 July 2025.

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 commercial land which is zoned commercial or similar, situated in Australia by way of a first registered mortgage
- Up to 25 acres
- Category 1 locations, where commercial dwelling is the highest and best use and Commercial valuation is held

Unacceptable security type

- Property located outside of Australia
- Property affected by Native Title Claim
- More than 10 residential properties on one title
- 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.

Restricted security type

- Up to 6 Units on 1 title: LVR Limited to 80%.
- Between 6 and 10 units on 1 title: LVR limited to 70%
- No minimum apartment/unit size.

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

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

PAYG applicants

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

Rental Income

Commercial (for new and existing)

- Lease agreement (when tenanted)
- Valuation Report

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

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