

# Commercial Broking - Business Lending Credit Matrix

Business Solution	Loan Purpose	Maximum Lend % of Security	Repayment Term	Security
<b>Non Specialised Business Acquisition and investment</b>	Acquisition or refinance	Up to 70% of bank valuation of commercial property	Up to 30 years	First registered mortgage over security property GSA over borrowing entity
		Up to 80% of bank valuation of residential property	Up to 30 years	Guarantee from Directors/ Shareholders
<b>Commercial Property</b>	Owner Occupier or Investor	Principal & Interest up to 70% LVR of bank accepted valuation for non specialised security	Up to 30 years	First registered mortgage over security property GSA over borrowing entity Guarantee from Directors/ Shareholders
	Owner Occupier or Investor	Interest Only up to 70% LVR of bank accepted valuation for non specialised security  Specialised security: Up to 50%, case by case basis	Up to 30 years	Guarantee from Directors/ Shareholders
<b>Accountants and Solicitors</b>	Business acquisition/ working capital, partner capital contribution/pay-out and refinancing existing debts	Lesser of \$2m or 55% Gross Fee Income (ex GST)	Up to 10 years Interest only periods available	GSA over borrowing entity Guarantee from Directors/ Shareholders Cross interlocking guarantee from group entities
<b>Childcare</b>	Business acquisition, refurbishment, construction and refinance	Up to 65% of going concern valuation for freehold backed centres and 50% of valuation for leasehold business.	Freehold: Up to 10 years  Leasehold: Up to 10 years	First registered mortgage over security property GSA over borrowing entity Guarantee from Directors/ Shareholders
<b>Real Estate Agents</b>	Rent roll acquisition or refinance	Up to 50% of rent roll value	Up to 10 years	GSA over borrowing entity Guarantee from Directors/ Shareholders Cross interlocking guarantee from group entities
<b>Pharmacy</b>	Business acquisition, working capital, refits and refinance	Up to 60% of pharmacy valuation	Up to 15 years	First registered mortgage over security property GSA over borrowing entity Guarantee from Directors/ Shareholders Cross interlocking guarantee from group entities

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