

Commercial Broking

Middle Markets – Business Lending Matrix

| Business Solution | Loan Purpose | Maximum Lend % of Security | Repayment Term | Security |
|--|---|---|---------------------------------|--|
| Non Specialised Business Acquisition and investment | Acquisition or refinance | Up to 70% of bank valuation of commercial property | Up to 20 years | First registered mortgage over security property |
| | | Up to 80% of bank valuation of residential property | Up to 25 years | GSA over borrowing entity Guarantee from Directors/Shareholders |
| Commercial Property | Owner Occupier or Investor | Principal & Interest up to 70% LVR of bank accepted valuation for non specialised security | Up to 20 years | First registered mortgage over security property |
| | Owner Occupier or Investor | Interest Only up to 65% LVR of bank accepted valuation for non specialised security | Up to 20 years | GSA over borrowing entity |
| | | Specialised security: Up to 50%, case by case basis | | Guarantee from Directors/Shareholders |
| Accountants and Solicitors | 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 | GSA over borrowing entity |
| | | | Interest only periods available | Guarantee from Directors/Shareholders Cross interlocking guarantee from group entities |
| Childcare | 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 | First registered mortgage over security property |
| | | | Leasehold: Up to 10 years | GSA over borrowing entity Guarantee from Directors/Shareholders |
| Real Estate Agents | 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 |
| Pharmacy | 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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