

Lease Doc Lending

Focus on the Investment, Not the Paperwork.

Securing a loan to invest in commercial property should be simple. That's why we developed Lease Doc. Instead of demanding extensive paperwork, we assess the loan using the rental income of the property itself, meaning a less intrusive process and a faster decision. Speak with your Business Development Manager or call **1300 328 007** between 9:00am-5:00pm (AEST) Monday-Friday to find out how our simplified process can help secure your next opportunity.



Loans up to \$3m
& LVR up to 65%



Loan term up to Lease
expiry **including** options



Faster
decisioning



Less documents
required

Eligibility & Criteria

Total Business Lending*	Up to \$3,000,000
Borrowing Amount	\$200,000 - \$3,000,000
Borrowing Entity	A company or company as trustee for a trust (non-trading)
Loan Purpose	Refinance or purchase of commercial investment property
Acceptable Security	Mixed-use or non-specialised commercial properties
Loan-to-value ratio (LVR)	65%
Interest Only period	The maximum of 5 years or the loan term
Maximum Loan Term	Up to the Lease Expiry including lease options
Notional Loan Term	Assessed over 30 years less any Interest Only period
Interest Rate Type	Variable and fixed rates available
Lease	Lease must be to a third party (not related entity)

*Total business lending with Bendigo Bank

Documents Required

- Fully signed commercial lease agreement
- Full Commercial Valuation *(if available)*
- Commercial Building Insurance Cover
- Identification documents & Trust Deeds
- Business Information & Account Opening Form
- Contract of Sale *(purchases only)*
- 6 month Bank Statements *(refinances only)*
- Tax Portal Statements *(for refinances only)*

This reference guide to Bendigo Bank Lease Doc Lending is intended for broker use only and must not be distributed to customers. Bendigo Bank lending criteria, terms, conditions, fees and charges apply. Please refer to your Business Development Manager or Relationship Manager for further information. Information is subject to change. This document was prepared and issued by Bendigo and Adelaide Bank Limited. ABN 11 068 049 178 AFSL/Australian Credit Licence 237879 (1484487-1484486) (02/26).