

# CREDIT GUIDE

November 2017
Program
Product Description
Old Product Name
Minimum ABN Registered (Months)
Max Loan Amount
Industry Experience (Years)
Credit Reference
Deposit/1st Payment Required
Max Term (Months)
Lite Doc Requirements*

Property Owner				
Full Doc	No Doc	No Doc	No Doc	No Doc
P1	P2	P3	P4	P5
A1	B3	B2	B4	N/A
24	24	12	6	N/A
\$250K	\$75K	\$40K	\$75K	\$50K
x	x	x	x	5
x	x	x	x	x
x	x	x	30%	15%
60	60	60	48	48
x	x	x	x	x

Non-Property Owner					
Full Doc	No Doc	No Doc	No Doc	No Doc	No Doc
NP1	NP2	NP3	NP4	NP5	NP6
A2	C1	B1	N/A	C2	N/A
12	36	12	12	6	N/A
\$250K	\$75K	\$20K	\$50K	\$55K	\$50K
x	x	x	x	x	5
x	✓	✓	x	✓	x
x	x	x	20%	40%	25%
60	60	60	48	48	48
x	✓	x	x	✓	x

Commercial Risk Loadings	
Used - Dealer Sales	1.00%
Used - Private Sales	2.50%
Term - 48 months	0.25%
Term - 36 months	0.50%
Term - 24 months	1.00%
Paid Default >12 mths	2.00%
Equity Funding	2.00%

## Tier 1 Assets

<\$20K
\$20K - \$35K
\$35K - \$50K
\$50K - \$100K
>\$100K

9.95%	9.95%	11.90%	10.95%	11.95%
9.85%	9.85%	11.50%	10.85%	11.85%
9.50%	9.50%	11.25%	10.50%	11.50%
8.25%	9.40%	N/A	10.40%	N/A
7.65%	N/A	N/A	N/A	N/A

10.95%	13.50%	13.90%	12.75%	12.00%	13.00%
10.85%	13.40%	N/A	12.65%	11.90%	12.90%
10.50%	13.00%	N/A	12.25%	11.50%	12.50%
11.50%	13.00%	N/A	N/A	11.50%	N/A
11.25%	N/A	N/A	N/A	N/A	N/A

## Tier 2 Assets

<\$20K
\$20K - \$35K
\$35K - \$50K
\$50K - \$100K
>\$100K

14.75%	14.75%	14.95%	15.75%	16.75%
12.50%	12.50%	14.50%	13.50%	14.50%
11.99%	11.99%	13.99%	12.99%	13.99%
8.75%	11.49%	N/A	12.49%	N/A
8.50%	N/A	N/A	N/A	N/A

15.75%	16.90%	16.90%	16.00%	15.25%	16.25%
13.50%	16.75%	N/A	15.90%	15.15%	16.15%
12.99%	16.50%	N/A	15.50%	14.75%	15.75%
12.00%	16.25%	N/A	N/A	14.75%	N/A
11.75%	N/A	N/A	N/A	N/A	N/A

## Tier 3 Assets

<\$20K
\$20K - \$35K
\$35K - \$50K
\$50K - \$100K
>\$100K

15.75%	15.75%	17.75%	16.75%	17.75%
14.50%	14.50%	15.25%	15.50%	16.50%
14.00%	14.00%	14.75%	15.00%	16.00%
10.75%	14.00%	N/A	15.00%	N/A
10.50%	N/A	N/A	N/A	N/A

16.75%	17.75%	17.95%	17.00%	16.25%	17.25%
15.50%	16.75%	N/A	16.00%	15.25%	16.25%
15.00%	16.50%	N/A	15.50%	14.75%	15.75%
14.00%	16.25%	N/A	N/A	14.75%	N/A
13.75%	N/A	N/A	N/A	N/A	N/A

## Tier 4 Assets

<\$20K
\$20K - \$35K
\$35K - \$50K
\$50K - \$100K
>\$100K

18.00%	18.00%	20.00%	19.00%	20.00%
15.75%	15.75%	16.95%	16.75%	17.75%
14.75%	14.75%	15.95%	15.25%	16.25%
12.75%	14.75%	N/A	15.25%	N/A
12.50%	N/A	N/A	N/A	N/A

19.00%	20.50%	20.50%	19.25%	18.50%	19.50%
16.75%	19.00%	N/A	18.25%	17.50%	18.50%
15.25%	18.50%	N/A	17.75%	17.00%	18.00%
14.50%	18.00%	N/A	N/A	17.00%	N/A
14.25%	N/A	N/A	N/A	N/A	N/A

## Asset Class

### Tier 1

Sedans, SUVs, vans and utes, incl light and medium commercial vehicles < 4.5 tonnes

### Tier 2

Transport (trucks, trailers, forklifts, busses), Construction (excavators, earth moving, skid steers), Agri (tractors, seeders, harvesters), Landscaping (mowers, diggers, loaders), Green (solar, generators, compressors), Professional (Medical, dental, x-ray), Machinery (CNC cutting machines, routers)

### Tier 3

Office & General Commercial, incl IT Equip, Telephones, Catering, Fitouts

### Tier 4

Specialist equipment, incl cosmetic lasers, treadmills, vending machines, security systems

## Max Brokerage

Deal Size	Brokerage
<10K	10%
10K - 20K	8%
20K - 35K	6%
35K - 75K	5%
>75K	4%
Auto (Tier 1)	3%

\*Lite Doc requires A&L stmt AND one of: letter from accountant confirming tax is up to date & business is a going concern OR 3 month trading bank statement OR BAS statement.

Add 0.50% to rate for every 1.0% above max brokerage