

CREDIT GUIDE

February 2018	
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	P5	
A1	B3	B2	N/A	
12	24	12	N/A	
\$250K	\$75K	\$40K	\$40K	
x	x	x	5	
x	x	x	x	
x	x	x	15%	
60	60	60	48	
x	x	x	x	

Non-Property Owner				
Full Doc	No Doc	No Doc	No Doc	No Doc
NP1	NP2	NP3	NP4	NP6
A2	C1	B1	N/A	N/A
12	36	12	12	N/A
\$250K	\$75K	\$20K	\$40K	\$35K
x	x	x	x	5
x	✓	✓	x	x
x	x	x	20%	25%
60	60	60	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	

*	*	11.90%	11.95%
*	*	11.50%	11.85%
*	*	11.25%	11.50%
*	*	N/A	N/A
*	N/A	N/A	N/A

10.95%	13.50%	13.90%	12.75%	13.00%
10.85%	13.40%	N/A	12.65%	12.90%
10.50%	13.00%	N/A	12.25%	12.50%
11.50%	13.00%	N/A	N/A	N/A
11.25%	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%	16.75%
12.50%	12.50%	14.50%	14.50%
11.99%	11.99%	13.99%	13.99%
*	11.49%	N/A	N/A
*	N/A	N/A	N/A

15.75%	16.90%	16.90%	16.00%	16.25%
13.50%	16.75%	N/A	15.90%	16.15%
12.99%	16.50%	N/A	15.50%	15.75%
12.00%	16.25%	N/A	N/A	N/A
11.75%	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%	17.75%
14.50%	14.50%	15.25%	16.50%
14.00%	14.00%	14.75%	16.00%
10.75%	14.00%	N/A	N/A
10.50%	N/A	N/A	N/A

16.75%	17.75%	17.95%	17.00%	17.25%
15.50%	16.75%	N/A	16.00%	16.25%
15.00%	16.50%	N/A	15.50%	15.75%
14.00%	16.25%	N/A	N/A	N/A
13.75%	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%	20.00%
15.75%	15.75%	16.95%	17.75%
14.75%	14.75%	15.95%	16.25%
12.75%	14.75%	N/A	N/A
12.50%	N/A	N/A	N/A

19.00%	20.50%	20.50%	19.25%	19.50%
16.75%	19.00%	N/A	18.25%	18.50%
15.25%	18.50%	N/A	17.75%	18.00%
14.50%	18.00%	N/A	N/A	N/A
14.25%	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	8%
10K - 20K	5%
20K - 35K	4%
>35K	3%
Auto	3%

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



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*Refer to your BDM for pricing. †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.