

# Commercial Loans Rate & Product Guide

13 May 2026

FINSURE  
LOANS

POWERED BY MA Money



# Commercial Loans Product Guide

13 May 2026

Our **Commercial Loans** offer tailored solutions to suit your clients' business and investment goals, with options for retail, office, light industrial and warehouse properties.

		Prime	Near Prime
<b>Max LVR</b>		80%	
<b>Verification Documents</b>	<b>Self-Employed / Company Full Doc</b>	<ul style="list-style-type: none"> <li>1 Year Company / Trust Tax Return(s) AND 1 Year Personal Tax Return AND corresponding Personal Notice of Assessment (NOA), none older than 21 months</li> <li>Simplified Self-Employed (company directors only): 3-months payslips AND last financial year ATO income statement</li> </ul>	
	<b>Self-Employed Alt Doc</b>	Declaration of Financial Position AND 1 of Accountant Letter, OR last 2 BAS, OR 6 months business bank statements.	
	<b>Self-Employed Light Doc</b>	Declaration of Financial Position	
	<b>PAYG Full Doc</b>	Last 2 payslips	
	<b>Lease Doc</b>	Minimum 24 months remaining lease term	Minimum 6 months remaining lease term
	<b>ABN &amp; GST</b>	ABN > 24 months GST > 12 months	ABN > 12 months GST > 6 months
	<b>Credit Impairments</b>	<b>Up to \$3,000</b>	Paid defaults up to \$1,000 (on aggregate) considered
<b>Over \$3,000 &gt; 12 months</b>		-	Unlimited when listed > 12 months (paid) Unlimited when listed > 24 months (paid or unpaid)
<b>Arrears<sup>1</sup></b>	<b>Mortgage</b>	-	Up to 1 month within the last 6 months
	<b>Other Arrears</b>	-	Up to 3 months within the last 3 months
<b>Bankruptcy</b>		-	Discharged from bankruptcy > 1 day
<b>Cash Out</b>	Up to maximum LVR		
<b>Debt Consolidation</b>	Up to maximum LVR <sup>2</sup>		

## Loan Features

- ✓ No clawbacks
- ✓ Loan Term: 5 to 30 years
- ✓ Loan Size: \$100,000 to \$8m
- ✓ Property types: Retail shops, offices, light industrial and warehouses
- ✓ Interest Only up to 10 years
- ✓ Full Doc, Alt Doc, Lease Doc, Light Doc
- ✓ Company, Trust or Individual
- ✓ Cash out to max LVR
- ✓ No annual review or revaluations
- ✓ Up to 6 borrowers
- ✓ Up to 4 loan splits
- ✓ Up to 4 offset accounts per loan (1 per split)

<sup>1</sup> Arrears is defined as any late payment or arrears on a credit account where the minimum repayment has not been made within 14 days since the credit contract due date.

<sup>2</sup> ATO debt and Private Loan debt can be consolidated for Near Prime loans.

Rates & Fees displayed are starting from and are provided as an indication only. Rates are effective as at **13 May 2026**. Information is for broker use only and not intended for consumer advertising purposes. Information is correct at time of publishing and is subject to change. All applications are subject to specific lending criteria. MA Money Financial Services Pty Ltd ACN 639 174 315 Australian Credit Licence Number 522 267 reserves the right to alter the policies at any time without notice. We will notify borrowers of changes in accordance with their loan agreement and the National Consumer Protection Act 2009 (Cth). Confidential: This product guide is a reference guide for mortgage professionals accredited to distribute MA Money Financial Services Pty Ltd products and is not intended for public distribution. It is made available on a strictly confidential basis and must not be reproduced in whole or part, distributed to any person or organisation without MA Money Financial Services Pty Ltd's prior written consent. It must not be made available to the public under any circumstances. Whilst every effort has been made to ensure this product guide is accurate, it should not be relied upon for any purpose or used as a substitute for independent professional advice.

# Rates and Risk Fees Commercial

13 May 2026

## Commercial Interest Rates

LVR	Prime						Near Prime		
	≤\$4m				\$4m-\$8m		≤\$4m		
	Full Doc	Alt Doc	Lease	Light	Full Doc	Alt Doc	Full Doc	Alt Doc	Lease
≤ 65%	7.99%	8.64%	8.04%	9.64%	8.49%	9.14%	8.49%	8.74%	8.54%
≤ 70%	8.29%	8.74%	8.44%		8.79%	9.24%	8.69%	8.94%	8.74%
≤ 75%	8.39%	9.04%					8.79%	9.24%	
≤ 80%	8.69%	9.74%					8.99%	10.14%	

Rates displayed include Principal & Interest and Interest Only

## Commercial Risk Fees

LVR	Prime						Near Prime		
	≤\$4m				\$4m-\$8m		≤\$4m		
	Full Doc	Alt Doc	Lease	Light	Full Doc	Alt Doc	Full Doc	Alt Doc	Lease
≤ 65%	0.85%	1.00%	0.85%	1.00%	0.85%	1.00%	1.25%	1.25%	1.25%
≤ 70%	0.85%	1.00%	0.85%		0.85%	1.00%	1.25%	1.25%	1.25%
≤ 75%	0.85%	1.00%					1.25%	1.25%	
≤ 80%	0.85%	1.00%					1.25%	1.25%	

## Maximum Loan Amounts

LVR	Prime				Near Prime		
	Full Doc	Alt Doc	Lease	Light	Full Doc	Alt Doc	Lease
≤ 65%	\$8m	\$6m	\$2m	\$2m	\$4m	\$4m	\$2m
≤ 70%	\$7m	\$6m	\$2m		\$4m	\$4m	\$2m
≤ 75%	\$3m	\$3m			\$3m	\$3m	
≤ 80%	\$2.5m	\$2.5m			\$2m	\$2m	

Minimum loan amount: \$100,000

Vacant Land: \$2m max loan amount, 65% LVR, Cat 1 only

Expats: eligible for loans up to \$2m

## Postcode categories

	Max Loan Size	Max LVR
Category 1	\$8m (65% LVR)	80%
Category 2	\$3m	70%
Category 3	\$500k	65%

# Fees and Features Commercial

13 May 2026

## Fee Summary

	All Commercial Loans
Application Fee	\$899
Monthly Fee	\$25
Offset Fee	\$0
Valuation Fee	Valuation fees are at cost and paid prior to valuation being ordered (via Property Hub). Full valuations only.
Legal Fee*	From \$750
Discharge Fee*	From \$500
Early Repayment Fee	2% of the original loan amount if loan is fully repaid in the first 3 years

\*Please note that all listed fees exclude GST

## Features

Our entire range of loan solutions are packed with innovative features to suit more customers.



Redraw Facility



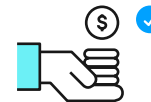
Offset Accounts



Internet Banking



Direct Debits



Direct Credits

Rates & Fees displayed are starting from and are provided as an indication only. Rates are effective as at **13 May 2026**. Information is for broker use only and not intended for consumer advertising purposes. Information is correct at time of publishing and is subject to change. All applications are subject to specific lending criteria. MA Money Financial Services Pty Ltd ACN 639 174 315 Australian Credit License Number 522 267 reserves the right to alter the policies at any time without notice. We will notify borrowers of changes in accordance with their loan agreement and the National Consumer Protection Act 2009 (Cth).

P 1300 762 621 E [info@finsureloansmax.com.au](mailto:info@finsureloansmax.com.au) W [finsureloansmax.com.au](https://www.finsureloansmax.com.au)

Finsure Loans Max is a brand of Finsure Finance and Insurance Pty Ltd ABN 72 068 153 926, Australian Credit Licence Number 384704. Loans issued under the Finsure Loans Max brand are provided by MA Money Financial Services Pty Ltd ACN 639 174 315 Australian Credit Licence Number 522267. Commercial Loan Rate and Product Guide - 13 May 2026

## Serviceability

### General assessment guidelines

- Minimum Debt Service Coverage Ratio (DSCR) of >1.0x. DSCR is calculated on combined trading and individual income (after tax and shading) over expenses and total commitments, including the MA Money loan.
- Buffer Rate: A buffer of +2.01% is applied to all assessed interest rates. Interest Only (IO) loans are assessed on a Principal & Interest basis over the remaining term (e.g. 25 years where a 30 years term includes a 5 year IO period).
- Lease Doc: Interest Coverage Ratio (ICR)  $\geq$  1.2x.  
ICR = Net Rental Income / Actual Interest Payment.

### Self-employed income

#### Full Doc

- 100% Profit before tax less non recurring income
- Allowable add backs (only if the business is not trading at a loss):
  - Depreciation (must include depreciation schedule)
  - Superannuation (in excess of compulsory contributions)
  - Non-recurring expenses (must be specified)
  - Instant Asset Write-Offs (with supporting evidence)

#### Alt Doc

- 100% of income declared in one of the following:
  - Accountant's Letter
  - Last 2 BAS
  - 6 months of business bank statements
- Applicant must be a minimum 25% shareholder
- Trust income must be distributed; applicant must be the Trustee

#### Simplified Self-Employed (Company Directors Only)

- Last financial year's ATO Income Statement
- Last 3 months of payslips
- Documents must be no older than 21 months

### PAYG income

- 100% of base income (full-time)
- 100% of casual, part-time, or contractor income (prorated over 48 weeks)
- 100% of overtime, commission, and bonuses
- 100% of second job income (must be in place for  $\geq$ 6 months; max 55 hours/week). If <6 months, Near Prime applies

### Other income

#### Rental Income

- 90% of net income
- For commercial rental, net income = gross rent minus outgoings not covered by the tenant

#### Dividends, Interest, Trust Distributions

- 100% accepted with supporting documentation

#### Foreign Income

- 100% of net income converted to AUD using XE or equivalent

### Business operating expenses

- Full Doc: Assessed via Company/Trust Tax Returns
- Alt Doc: Income must be declared net of business operating expenses

### Living expenses (for individuals and individual guarantors)

- Declared living expenses will be benchmarked against HEM, adjusted to reflect borrower profile
- Business and personal expenses must be clearly distinguished

### Existing commitments

#### Company/Business Liabilities

- Full Doc: where servicing is based on company profits, only new company debts post-tax filing are added to liabilities
- Alt Doc: assumed to be included in net income; no additional adjustment unless expenses are not capture

### Personal Liabilities (Individual Borrowers & Guarantors)

- Mortgage Debt: 25% loading on actual repayment
- Credit Cards: 3.8% of credit limit (monthly)
- Personal Loans: Actual repayment amount
- Negative Gearing: Permitted only for properties held in individual names

### Other Considerations

- A signed Borrower Business Purpose Declaration must accompany each application, confirming acknowledgment of non-NCCP coverage
- Loan purpose must be predominantly (>50%) for business purposes rather than personal use

## Security

### Acceptable security type

- Commercial property or vacant land, which is zoned commercial or similar, situated in Australia by way of a first registered mortgage
- Up to 25 acres
- Locations where commercial dwelling is the highest and best use and Commercial valuation is held (includes mixed use properties - predominantly commercial use)
- Vacant Land - Category 1 only with max 65% LVR

### Unacceptable security type

- Property located outside of Australia
- Property affected by Native Title Claim
- Income Producing Rural Properties, Motels, Hostels/Backpackers, Construction Projects, Places of Worship, Private Hospitals, Retirements Villages, Resorts/Theme Parks, Recreation Complexes, Brothels, Casino/Clubs, Caravan Parks, Vineyards, Display Homes, Properties registered under the National Rental Affordability Scheme (NRAS), Abattoirs, Contaminated land sites, Farms, Hotels/Clubs.

# Submission Checklist Commercial

13 May 2026

## All Applications

- Finsure Loans Max Broker Notes
- Verification of Identity (VOI) for all borrower(s) and guarantor(s)
- Copy of Trust Deed (If applicable)
- Finsure Loans Max Serviceability Calculator as PDF attachment
- Business Purpose Declaration

## Rental Income

### Commercial (for new and existing)

- Lease agreement (when tenanted)

### Residential (existing only) - one of the following:

- Rental Statements
- Valuation Report
- Real Estate Agent appraisal
- Tax Returns
- 3 months bank statements

In cases where multiple documents are provided, lower amount will be used.

## Purchase

- Executed Contract of Sale
- Evidence of funds to complete e.g. recent bank statement showing savings balance, gifted letter, evidence of deposit receipt, etc.

## Refinance/Debt Consolidation

- Most recent 6 months statements for all mortgage facilities being refinanced
- Most recent 3 months statement for unsecured debts to be consolidated

## Income Evidence

### Self-employed / Company applicants – Full Doc

- 1 Year Company / Trust Tax Return(s)
- 1 Year Personal Tax Return
- Corresponding Personal Notice of Assessment (NOA)

All of the above must be no older than 21 months

### Self-employed applicants - Simplified (for company directors only)

- Most recent 3 months of payslips
- Last financial year's ATO income statement

### Self-employed applicants – Alt Doc

- Declaration of Financial Position
- One of Accountant Letter **OR** 6 months business bank statements **OR** last 2 Business Activity Statements

### Self-employed applicants - Light Doc

- Declaration of Financial Position

### PAYG applicants

- 2 most recent consecutive payslips (dated within 45 days of application) **OR** last 3 months bank statements showing salary credits

### Lease Doc applicants

- Lease agreement (Prime - minimum 24 months remaining lease term; Near Prime - minimum 6 months remaining lease term)

- Finsure Loans Max Lease Doc Calculator as PDF attachment (ICR Calculator)

Additional documentation and information may be requested at the discretion of MA Money.