

GUIDE TO BUSINESS LOANS

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Interest rates¹

Product	Loan Terms	AAA	AA	A
Business Care	1-10 years	4.95% ² for secured (+1% for IO repayments)(+2% if Asset + PG only)		
Access	1 year	5.95%	7.95%	9.95%
Mint (secured) ³	1 year	4.45%	6.45%	8.45%
	2 years	4.95%	6.95%	8.95%
	3 years	5.45%	7.45%	9.45%
	4 years	5.95%	7.95%	10.45%
	5 years	6.45%	8.45%	11.45%
Lift (fixed)	1 year	9.45%	14.45%	19.45%
	2 years	10.45%	15.45%	20.45%
	3 years	11.45%	16.45%	21.45%
	4 years	12.45%	17.45%	22.45%
	5 years	13.45%	18.45%	23.45%

¹ Indicated rates may be reduced where multiple facilities exist.

² For SME Recovery loans, a 1% reduction applies and a further 0.50% reduction applies if payment deferral period declined.

³ Fixed rate available at a margin of +0.25% per annum of loan term.

Product information	Access	Mint	Lift	Business Care ⁴
Loan purpose	Business Purpose (except refinance and financial products unavailable for Business Care)			
Loan size	\$25,000 up to \$5M total business exposure			\$5M
Accessibility	Line of Credit	Redraw	-	Redraw
Commissions	0.75% upfront, 0.25% trail commission		1% upfront only	0.45% upfront only
Security	Combination of Guarantee, Property and Assets (more details below)			
Repayments	Monthly IO payments	Weekly, fortnightly or monthly repayments		

⁴ For SME Recovery loans, refinancing of eligible existing non-scheme debt is allowed for loan sizes up to \$5M with payment deferral periods available.

Fees and charges⁵

Application fee	\$545 (non-refundable)
Service fee	\$30 per month
Establishment fee	\$950 or 0.95% of loan amount if greater (amount drawn for Business Care)
Line fee	1% p.a. on unutilised funds (Access only)
Risk assessment fee	\$1,000 for loans >\$500,000 (non-refundable)(not applicable for Business Care)
Annual review fee	\$545 on anniversary
Discharge fee	\$295
Redraw fee	\$10 per drawdown (Mint and Business Care)
Deferred facility fee	4% of amount financed if repaid early, or waived if 2% discounted fee paid upfront (Lift only)
Predetermination fee	Applicable on early prepayment (fixed rate loans only)

Security

Guarantee	Personal guarantee from directors, shareholders and/or related party guarantors (PG)
Property	Mortgage, 2nd mortgage
Asset	AllPAAP or specific PPSR registration on business assets (includes equipment, inventory, debtors)

Supporting documents

All loan applications ⁶	<ul style="list-style-type: none"> Completed application form with signed declarations and consents Balance sheet and income statements for last two financial years plus YTD with forecasts Business applicant and guarantor(s) overview Copy of last 12 months ATO ICAs and ITAs 	<ul style="list-style-type: none"> Clear copies of each director, shareholder and guarantor ID Two years of monthly corporate bank statements or monthly balance sheets Any other relevant documents (e.g. contract of sale, material contracts, leases)
Trusts	Business structures involving trusts require certified copies of trust deeds	

⁵ Other fees and charges may apply.

⁶ Other documentation may be requested based on loan purpose or other assessment criteria.

IMPORTANT NOTICE

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