

PRODUCT GUIDE

Secured business & commercial loans.

August 2025



Secured business & commercial loans.

Quick guide

Product

	Property types	Post code category	LVR	Rates from	Max. loan amount	More
Secured Business Loan	Residential	1 & 2	Up to 75%	8.74%	\$5m	Page 3
Secured Commercial Loan Commercial Property	Commercial	1 & 2	Up to 70%	10.24%	\$5m	Page 4
Secured Commercial Loan Other Residential Property	Residential	3 & 4	Up to 70%	10.74%	\$750k	Page 5
Secured Commercial Loan Second Mortgage	Residential	1 & 2	Up to 70%	12.50%	\$750k	Page 5

Fees

	Secured Business Loan	Secured Commercial Loan
Commitment fee	\$990	\$990
Loan manager establishment fee	1.00%	1.50%
Risk fee*	0.25%	0.25%
Monthly account service fee	\$100	\$100
Legal fee(s)	At cost	At cost
Valuation fee(s)	At cost	At cost
Brokerage fee(s)	Up to 3.30% including GST	Up to 3.30% including GST

This is not a definitive list and should be read in conjunction with Schedule 2 of the Loan Agreement. Resimac Asset Finance reserves the right to amend or reject proposed loan manager fees at its discretion. *Applicable if LVR >65% and added to the loan manager's establishment fee.

Indicative financier legal fees

Legal fees start at \$3,300, plus disbursements. These fees are subject to change if there is additional work required, please see the breakdown below as a guide only.

Additional legal fees

Per additional security	\$375
Review of trust deed	\$375
Variation of loan fee	\$550
Consent fee	\$550
Discharge fee	\$550
Adhoc requests	May incur additional fees

All fees noted above are inclusive of GST.

Secured business loans

1st mortgage over residential property Category 1 and 2 locations

Approved loan purposes

- ✓ Purchase
- ✓ Refinance
- ✓ Working capital
- ✓ Debt consolidation
- ✓ Business investment opportunity

Key features

Loan term	6 - 36 months
Interest type	Fixed and variable
Repayment type:	• Principal and interest • Interest only • Prepaid interest (up to 12 months)
Min. credit score:	600

Loans sizes and LVRs

	Maximum LVR	Maximum loan size
Security type		
House / Townhouse / Apartment	75%	\$5,000,000*
Rooming house	70%	\$3,500,000
Vacant land	65%	\$3,500,000

*Only applicable for securities located in QLD, NSW or VIC in a category 1 or 2 postcode. If other State, then \$3.5m maximum loan size is applicable.

Rates from

	Fixed	Variable
LVR		
≤65%	8.74%	9.25%
>65%	9.00%	9.50%

Notes

- Increased risk loading applicable where Resimac Asset Finance believes there is an increased risk (i.e. adverse credit, poor previous repayment history).

Secured commercial loans.

1st mortgage over commercial property Category 1 and 2 locations

Approved loan purposes

- ✓ Purchase
- ✓ Refinance
- ✓ Working capital
- ✓ Debt consolidation
- ✓ Business investment opportunity

Key features

Loan term	6 - 60 months
Interest type	Fixed and variable
Repayment type:	• Principal and interest • Interest only (for terms <36 months) • Prepaid interest (up to 12 months)
Min. credit score:	600

Loans sizes and LVRs

Security type	Maximum LVR	Maximum loan size
Industrial units / Warehouses / Factories	70%	\$5,000,000
Mixed use residential and commercial	70%	\$5,000,000
Retail / Shop front	70%	\$5,000,000
Child care centres	70%	\$5,000,000
Office showrooms	70%	\$5,000,000

*Only applicable for securities located in QLD, NSW or VIC in category 1 or 2 postcode. If other State, \$750k maximum loan size is applicable.

Rates from

Fixed	Variable
10.24%	10.75%

Notes

- Increased risk loading applicable where Resimac Asset Finance believes there is an increased risk (i.e. adverse credit, poor previous repayment history).
- Vacant land is not an acceptable security for Secured Commercial Loans.

Secured commercial loans (cont'd)

1st mortgage over residential property category 3 and 4 locations

2nd mortgage over residential property category 1 and 2 locations

Approved loan purposes

- ✓ Purchase
- ✓ Refinance
- ✓ Working capital
- ✓ Debt consolidation
- ✓ Business investment opportunity

Key features

Loan term	6 - 60 months
Interest type	Fixed and variable
Repayment type:	• Principal and interest • Interest only (for terms <36 months) • Prepaid interest (up to 12 months)
Min. credit score:	600

Loans sizes and LVRs

Security type	Type	Category	Maximum LVR	Maximum loan size
House / Townhouse / Apartment	1st mortgage	3 & 4	70%	\$750,000
Rooming house	1st mortgage	3 & 4	70%	\$750,000
House / Townhouse / Apartment	2nd mortgage	1 & 2	70%	\$750,000

Rates from

1st mortgage

Fixed	Variable
10.74%	11.25%

2nd mortgage

Fixed	Variable
12.50%	13.00%

Notes

- Increased risk loading applicable where Resimac Asset Finance believes there is an increased risk (i.e. adverse credit, poor previous repayment history).
- Vacant land is not an acceptable security for Secured Commercial Loans.

Additional lending criteria

Required documentation

- Formal application request.
- Privacy consent.
- Proof of address.
- Business purpose declaration.
- Serviceability confirmation.
- Confirmation of primary and secondary exit strategies.
- Deed of priority / priority agreement with the first encumbrance holder on all second mortgage loans.
- A Contract of Sale must be supplied for a new purchase.
- The last 12 months loan statement must be supplied for a refinance.

Serviceability confirmation

Confirmation and documentary evidence acceptable to us of the applicant's ability to service with documentary evidence is to be provided, including but not limited to:

- Financial statements.
- Tax returns.
- Formal statement from the applicant/s verified by its Accountant confirming the borrower's capacity to pay the repayments payable under the proposed loan.

Confirmation of the commercial benefit and the commercial terms for the applicant/s and guarantor/s entering the transaction are often sought, including but not limited to:

- Minutes from the directors of the applicant's confirming that the company is solvent and has the ability to pay its liabilities.
- Minutes from the directors of the applicant/s confirming the approval of the applicants and the corporate benefit.

- Shareholder resolution of the applicant/s confirming the purpose of the loan.

Capacity requirements

Surplus capacity result must be evident on all applications.

Payment periods

Variable rate loans cannot be prepaid over the loan term.

Approval validity period

Valid for 90 days from the date of approval.

Discharges

All requests for discharging of securities must be made 14 days in advance.

Maximum exposure limits

\$10,000,000 per obligor or linked party obligor.

Valuations

All applications are subject to an independent valuation that must be engaged by us from our panel of valuers and acceptable to us.

ABN and GST registration

Required.

Director's guarantee

- All Directors are required to guarantee; and
- >40% shareholders to also guarantee; and
- >25% shareholders and/or guarantors to be AML/CTF assessed.
- We reserve the right to request all relevant material shareholders and/or interested transaction parties to provide guarantees.

Property restrictions

- Units / apartments must meet the minimum size of 50sqm in living area, excluding parking, balconies, courtyards.
- Maximum number of apartments per obligor in a single complex, where there are ≤ 10 units is two.
- Maximum number of apartments per obligor in a single complex, where there are > 11 units is the lesser of 10% or 10.
- The remaining leasehold period for any leasehold security must be > 10 years.
- Rooming houses restricted to five bedrooms or less.

Unacceptable properties

- Any properties > 5 ha.
- Specialised security.
- Properties with lack of comparable sales.
- Guests house, boarding house, and student accommodation.
- Nursing homes, aged care, or retirement village homes.
- Serviced apartments.
- Incomplete buildings / developments.
- Buildings with structural defects (outstanding warranty claim of $> \$1$ m).
- Contaminated sites.
- Heritage listed properties (exceptions apply).
- Applications where the National Consumer Credit Protection Act applies.
- Residual stock.
- Any properties with construction element (incl. subdivisions).
- Purchase of properties in personal name.
- Commercial land.
- Petrol Stations.

Disclosures

Resimac Asset Finance reserves the right to request additional financial information and decline any application even if it fits our credit matrix. These rates are to be used as a guide only. Final rates and pricing remains at the sole discretion of Resimac Asset Finance. The information on this document is of a general nature and does not comprise professional advice or product recommendation. Before making any decision about any of the products and services featured or recommending them to your customers, please ensure they consult with their own independent legal, taxation and financial advisors, who can advise them about their personal circumstances. This list is not the full lending criteria. Please contact your Relationship Manager for further details.

Get in touch

Credit & Scenarios

Please call 1300 729 955 or email raf.sbl@resimac.com.au

Resimac Asset Finance reserves the right to request additional information and decline any application. This is to be used as a guide only. Final rates and pricing remains at the sole discretion of Resimac Asset Finance, noting that other loadings may apply on a case-by-case basis. WARNING: This publication is intended for a select audience and is not to be distributed to anyone else, including customers, without the consent of Resimac Group.

RESIMAC ASSET FINANCE
**SECURED BUSINESS & COMMERCIAL
LOANS PRODUCT GUIDE**

20 AUGUST 2025

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