

COMMERCIAL LENDING

Full Documentation Loan



TPT 
WEALTH

TPT Wealth Full Documentation Loan

Product Benefits:

- Lower interest rates and higher borrowing capacity than our other products
- \$0 ongoing account fees
- Fee free redraw
- Flexible repayment options

Why This Product?

Comprehensive assessment of the borrowers and guarantors in return for a discounted interest rate and higher borrowing capacity.

Key Features

Loan amount - minimum	\$250,000
Loan amount - maximum	<ul style="list-style-type: none">• Residential security - up to \$3,000,000• Commercial Security - up to \$5,000,000

Flexibility

Interest only	Maximum 5 years^
Split loan	Yes
Redraw facility	Yes
Offset account	Not available
Additional payments	Yes, unlimited if variable interest rate
Pre approvals	Not available

Financial Assessment

As part of the financial assessment, brokers are required to meet the below servicing ratios.

Interest Cover Ratio (ICR)	1.25 times or higher
Debt Service Cover Ratio (DSCR)	1.00 times or higher
