

COMMERCIAL LENDING

# Product overview



**TPT**   
WEALTH

# TPT Wealth Commercial Lending Products

## TPT Wealth Benefits:

- TPT Wealth
- We are not a bank
- Innovative products (or flexible products)
- Direct access to our lending team
- Competitive commission structure
- Each loan application is individually assessed – no auto declines

Loan products	Full Documentation	Alternate Documentation	Lite Documentation	Lease Documentation	Self-Managed Super Fund
<b>Loan purpose</b>	A loan with full financial assessment for a discounted interest rate & higher borrowing capacity	A loan where alternative income verification documentation is able to be provided	A loan requiring minimal income verification documentation for time poor customers	A loan for an investment property purchase where rental income covers loan repayments & property expenses	A loan for SMSF to assist with the purchase or refinance of residential or commercial property

## Key Features

<b>Loan amount - minimum</b>	\$250,000				
<b>Loan amount - maximum (Residential)</b>	up to \$3,000,000	up to \$2,000,000	up to \$1,000,000	up to \$2,000,000	\$2,000,000
<b>Loan amount - maximum (Commercial)</b>	up to \$5,000,000	up to \$4,000,000	up to \$1,000,000	up to \$4,000,000	\$2,000,000
<b>Loan term (Residential)</b>	up to 25 years*				
<b>Loan term (Commercial)</b>	up to 25 years*	up to 25 years*	up to 25 years*	up to 25 years*	up to 15 years
<b>Repayment options</b>	IO or P&I Repayments available. Repayments made quarterly				
<b>LVR (Residential)</b>	up to 80%	up to 80% (75% IO)	up to 70% (65% IO)	up to 80%	up to 80%
<b>LVR (Commercial)</b>	up to 75% (70% IO)	up to 75% (70% IO)	up to 65% (55% IO)	up to 75% (70% IO)	up to 75% (70% IO)
<b>Loan Review</b>	Every 1-5 years depending on security type and total lending limits				

## Flexibility

<b>Interest only</b>	Maximum 5 years^	Maximum 5 years^	Maximum 5 years^	Maximum 5 years^	Up to 3 years
<b>Split loan</b>	Yes				
<b>Redraw facility</b>	Yes	Yes	Yes	Yes	NO
<b>Additional payments</b>	Yes, unlimited if variable interest rate				

## Documentation Required

<b>Documentation</b>	Full assessment of 2 years' worth of the most recent financial information including income tax returns and financial statements	Servicing assessment based on a combination of documents to evidence capacity on historic business performance including: <ul style="list-style-type: none"> <li>• 6 months BAS statements</li> <li>• 6 months business account transaction statements.</li> </ul>	Servicing assessment based on customer declaration of income and expenses supported by their accountant	Servicing assessment based on a combination of documents to evidence capacity to service the lending using the lease income from the security property	Servicing assessment based on a combination of documents to evidence capacity to service the lending using the lease income from the security property, existing cash reserves and super contributions
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