

Commercial Interest Rates

Thinktank.

Effective 17 April 2024

Commercial Bill Reference Rate (30 Day) 6.99%

Thinktank is focused on helping small businesses and commercial property investors with commercial property acquisition, refinancing or equity release for property improvement, investment, working capital or business expansion.

Full Doc Owner Occupied / Investment	LVR and rates for securities in populated areas greater than 50,000					
	50%	60%	65%	70%	75%	80%
\$100K - ≤ \$2M	8.04%	8.04%	8.34%	8.44%	8.64%	8.94%
\$2M - ≤ \$3M	8.04%	8.04%	8.34%	8.44%	8.64%	
\$3M - ≤ \$4M	8.04%	8.04%	8.34%	8.44%		
securities located in populated areas > 20,000 and < 50,000						
\$100K - ≤ \$3M	8.25%	8.25%	8.54%	8.64%	8.84%	

Mid Doc Owner Occupied / Investment	LVR and rates for securities in Sydney / Melbourne / Brisbane					
	50%	60%	65%	70%	75%	80%
\$100K - ≤ \$2M	8.69%	8.69%	8.84%	9.09%	9.44%	9.84%
\$2M - ≤ \$3M	8.69%	8.69%	8.84%	9.09%	9.44%	
\$3M - ≤ \$4M	8.69%	8.69%	8.84%	9.09%		
securities in populated areas > 50,000 outside Sydney / Melbourne / Brisbane						
\$100K - ≤ \$1.25M	8.69%	8.69%	8.84%	9.09%	9.44%	
\$1.25M - ≤ \$2M	8.69%	8.69%	8.84%	9.09%		
securities located in populated areas > 20,000 and < 50,000						
\$100K - ≤ \$1.25M	8.89%	8.89%	9.04%	9.29%		
\$1.25M - ≤ \$2M	8.89%	8.89%	9.04%			

Quick Doc Owner Occupied / Investment	LVR and rates for securities located in populated areas greater than 50,000					
	50%	60%	65%	70%	75%	80%
\$100K - ≤ \$2M	9.14%	9.24%	9.64%			

Things you should know:

The above interest rates are indicative and subject to change without notice. Please refer to our website for the most up to date rate and product information.



[Commercial Product Information Sheets](#)

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Max Full Doc	LVR and rates for securities in Metro areas						
Owner Occupied / Investment	50%	55%	60%	65%	70%	75%	80%
\$4M - ≤ \$5M	8.29%	8.29%	8.29%	8.59%	8.69%		
\$5M - ≤ \$7M	8.29%	8.29%	8.29%				
\$7M - ≤ \$8M	8.29%	8.29%					
securities in populated areas > 50,000 outside Metro areas							
\$4M - ≤ \$5M	8.29%	8.29%	8.29%				

Commercial Reference Rate (30 Day) 6.99%

Max Mid Doc	LVR and rates for securities in Sydney / Melbourne / Brisbane					
Owner Occupied / Investment	50%	60%	65%	70%	75%	80%
\$4M - ≤ \$5M	8.69%	8.69%	8.84%	9.09%		
\$5M - ≤ \$6M	8.69%	8.69%				
securities in other Metro areas outside of NSW, VIC, QLD Metro						
\$2M - ≤ \$5M	8.69%	8.69%	8.84%	9.09%		
\$5m - ≤ \$6M	8.69%	8.69%				
securities located in populated areas > 50,000 outside Metro areas						
\$2M - ≤ \$5M	8.69%	8.69%				

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Lease Doc	LVR and rates for securities in populated areas greater than 50,000					
Investment	50%	60%	65%	70%	75%	80%
\$100K - ≤ \$2M	8.10%	8.35%	8.60%	8.60%		

Specialised Securities	LVR and rates (+/- according to risk)					
Owner Occupied / Investment	50%	60%	65%	70%	75%	80%
Full Doc	8.63%	8.63%	8.94%	9.04%		

GST Loan	14.59%
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Business Loan & Residual Stock Loan Interest Rates

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Business Loan Reference Rate 6.99%

Business Loan		LVR and rates				
Mid Doc	50%	55%	60%	65%*	70%**	75%***
Owner Occupied / Investment						
\$100K - ≤ \$2.5M	9.19%	9.19%	9.44%	9.44%	9.99%	10.39%
\$2.5M - ≤ \$5.0M	9.19%	9.19%	9.44%	9.44%	9.99%	
securities in populated areas > 10,000						
\$100K - ≤ \$2M	9.69%	9.69%	9.94%			
Quick Doc		LVR and rates for securities in metro areas				
Mid Doc	50%	55%	60%	65%*	70%**	75%***
Owner Occupied / Investment						
\$100K - ≤ \$5.0M	9.69%	9.69%	9.94%	9.94%		
securities in populated areas > 50,000 outside Metro areas						
\$100K - ≤ \$5.0M	9.69%	9.69%	9.94%			
commercial securities +0.75%						

Residual Stock		LVR and rates for residential securities				
Mid Doc	50%	55%	60%	65%*	70%**	75%***
Owner Occupied / Investment						
\$100K - ≤ \$2.5M	8.59%	8.59%	8.59%	8.59%	8.79%	8.89%
\$2.5M - ≤ \$5.0M	8.59%	8.59%	8.59%	8.59%	8.79%	
securities in populated areas > 10,000						
\$100K - ≤ \$2M	8.84%	8.84%	8.84%			
Quick Doc		LVR and rates for residential securities in metro areas				
Mid Doc	50%	55%	60%	65%*	70%**	75%***
Owner Occupied / Investment						
\$100K - ≤ \$5.0M	9.09%	9.09%	9.09%	9.09%		
securities in populated areas > 50,000 outside Metro areas						
\$100K - ≤ \$5.0M	9.09%	9.09%	9.09%			
commercial securities refer to standard commercial rates +0.40% for >3 properties retained as security						

*max LVR for securities located in populated areas >50,000 outside Metro or Syd/Melb/Bris

** max LVR for securities located in Metro areas outside of Syd/Melb/Bris

*** for securities located in Syd/Melb/Bris only

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