BrightQ



Commercial Product Niches

- Commercial loans up to $15M
- LVR up to 80%
- Maximum loan term 30 years with 5 years IO
- Flat rate structure for OO & INV and P&I & IO
- No annual review
- Unlimited cash out
- Standard commercial and residential securities accepted
- Specialised securities considered

BrightQ Commercial Full Doc

Ideal for property purchasers or refinance with full income documentation

- No ATO portal required
- No annual review
- 1 year financials option available

BrightQ Commercial Alt Doc

A flexible solution for self employed borrowers without full income documentation

- No annual review
- One form of income doc
  - Accountant declaration OR
  - Most recent 6-month BAS OR
  - Most recent 6-month business bank statements

BrightQ Commercial Lease Doc

A simple solution for property investors via lease income only

- 1.25 Interest coverage
- Loan term up to 30 years
- LVR up to 70%

BrightQ SMSF Super Star Commercial

A competitive Full Doc and Alt Doc loan for SMSF borrowers

- Loan sizes up to $3mil
- LVR up to 80%
- Individual Trustees accepted (min 2)

BrightQ Commercial Lift

A simple, fast and short-term solution with no income docs required

- Max loan amount up to $15mil
- LVR up to 70%
- Loan term up to 3 years

Acceptable Security Type

Acceptable securities	
• Category 1 and 2 locations accepted (please refer to BrightQ post code tool for details) • Standard securities accepted up to normal LVRs, specialised securities considered on a case-by-case basis • Additional securities not listed below may be considered, please confirm with your BDM	
Standard securities	**Specialised securities to be considered**
• Offices • Retail shops • Industrial warehouses / factories • Professional / medical suites • Residential • Residential unit blocks (single title) • Mixed use • Shopping centres	• Childcare centres • Boarding houses / Rooming houses • Function centres • Hotels / motels / pubs • Serviced apartments > 50m^2 • Storage units > 50m^2 • Car yards • Car parks • Car washes • Panel beaters • Fast food franchise premises

All other types of securities to be referred. Product, lending and location restrictions may apply.