



# Commercial Rate & Product Guide

Effective 9 October 2026

**Free 100% Offset account available**

**Commercial Loans  
SMSF – Commercial Purchase &  
Refinances**

**For new loans  
submitted  
from 9 October 2026**



## Infinite Broker Commercial Solutions

|                                 |               | Premium                                                                                                                                                        | Optimax                                                                                                                                                                                                  |
|---------------------------------|---------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                 |               | Best suited for clean-credit, mainstream or near-mainstream full-documentation transactions                                                                    | Best suited for: flexible credit, conduct or borrower circumstances within published policy                                                                                                              |
| Max LVR                         | Commercial    | 80% Full Doc                                                                                                                                                   | 80% Full Doc                                                                                                                                                                                             |
| Age of borrower                 |               | Minimum - 20 years old<br>Maximum - 60 years old                                                                                                               | Minimum - 18 years old<br>Maximum - 65 years old                                                                                                                                                         |
| Minimum Credit Index            |               | 660                                                                                                                                                            | 460                                                                                                                                                                                                      |
| Maximum dwellings per one title |               | 3                                                                                                                                                              | 4                                                                                                                                                                                                        |
| Verification Document           | Self-Employed | <b>Self-employed 2+ years</b><br>Two most recent Tax Returns (personal and business if applicable)<br>Two most recent Notices of Assessment (NOA) from the ATO | <b>Self-employed &gt;1 year but &lt;2 years</b><br>Most recent Tax Return (personal and/or business)<br>Most recent NOA from the ATO<br>Possibly BAS statements if tax return does not cover full period |
| Credit Impairments              | Up to \$3,000 | Paid defaults up to \$500 (on aggregate)                                                                                                                       | Unlimited (paid or unpaid)                                                                                                                                                                               |
|                                 | Over \$3,000  | -                                                                                                                                                              | Unlimited when listed > 12 months (paid).<br>Unlimited when listed > 24 months (paid or unpaid).                                                                                                         |
| Arrears <sup>1</sup>            | Mortgage      | -                                                                                                                                                              | 1 month and/or late RHI only                                                                                                                                                                             |
| Bankruptcy                      |               | Discharged bankrupt for more than 2 years                                                                                                                      | Discharged from bankruptcy for a period 12-24 months                                                                                                                                                     |
| Cash Out                        |               | Up to maximum LVR <sup>3</sup>                                                                                                                                 |                                                                                                                                                                                                          |
| Debt Consolidation              |               | Up to maximum LVR <sup>2</sup>                                                                                                                                 |                                                                                                                                                                                                          |

### Loan Features

- ✓ 24-hour SLA to conditional
- ✓ Loan terms: 5 to 30 years
- ✓ Loan size: \$50,000 to \$3,000,000
- ✓ Full Doc
- ✓ Full Valuation above 60% LVR
- ✓ Purchase & Refinance
- ✓ Interest Only up to 5 years available for all loan products
- ✓ Natural person, company & trust
- ✓ All verifiable business, trust, rental, and investment income types are acceptable
- ✓ Self-employed, business principal or director-guaranteed income structures are acceptable
- ✓ Off the plan
- ✓ Cash out is allowed, but capped and purpose-limited
- ✓ Unlimited borrower, borrower types, splits & offset accounts

<sup>1</sup> Arrears is defined as any late payment or arrears on a credit account (credit card, personal loan, mortgage) where the minimum repayment has not been made within 14 days since the credit contract due date.

<sup>2</sup> ATO debt and Private Loan debt are considered.

<sup>3</sup> Cash out from private lenders capped at \$200k.

Rates & Fees displayed are starting from and are provided as an indication only. Rates are effective 9 October 2026. Information is for broker use only and not intended for consumer advertising purposes. Information is correct at time of publishing and is subject to change. All applications are subject to specific lending criteria. Mortgage Street Financial Services Pty Ltd ACN 099 516 499 Australian Credit License Number 383050 reserves the right to alter the policies at any time without notice. We will notify borrowers of changes in accordance with their loan agreement and the National Consumer Protection Act 2009 (Cth). Confidential: This product Guide is a reference Guide for mortgage professionals accredited to distribute Mortgage Street Financial Services Pty Ltd products and is not intended for public distribution. It must not be made available to the public under any circumstances. Whilst every effort has been made to ensure this product Guide is accurate, it should not be relied upon for any purpose or used as a substitute for independent professional advice.

## Commercial Interest Rates

|                  | Premium ≤ \$3m | Optimax ≤ \$2m | Optimax > \$2-3m |
|------------------|----------------|----------------|------------------|
|                  | Full Doc       | Full Doc       | Full Doc         |
| <b>LVR ≤ 65%</b> | <b>7.83%</b>   | <b>7.83%</b>   | <b>8.03%</b>     |
| <b>LVR ≤ 70%</b> | <b>7.83%</b>   | <b>7.83%</b>   | <b>8.03%</b>     |
| <b>LVR ≤ 75%</b> | <b>7.86%</b>   | <b>7.86%</b>   | <b>8.06%</b>     |
| <b>LVR ≤ 80%</b> | 8.19%          | <b>7.88%</b>   | 8.39%            |

| Description                   | Loading |
|-------------------------------|---------|
| Interest Only (Up to 5 Years) | 0.35%   |

## Commercial Risk Fees

|                  | Premium ≤ \$3m | Optimax ≤ \$2m | Optimax > \$2-3m |
|------------------|----------------|----------------|------------------|
|                  | Full Doc       | Full Doc       | Full Doc         |
| <b>LVR ≤ 65%</b> | 0.75%          | 1.00%          | 1.25%            |
| <b>LVR ≤ 70%</b> | 0.75%          | 1.25%          | 1.25%            |
| <b>LVR ≤ 75%</b> | 0.75%          | 1.25%          | 1.25%            |
| <b>LVR ≤ 80%</b> | 1.00%          | 2.00%          | 2.50%            |

Rates & Fees displayed are starting from and are provided as an indication only. Rates are effective 9 October 2026. Information is for broker use only and not intended for consumer advertising purposes. Information is correct at time of publishing and is subject to change. All applications are subject to specific lending criteria. Mortgage Street Financial Services Pty Ltd ACN 099 516 499 Australian Credit License Number 383050 reserves the right to alter the policies at any time without notice. We will notify borrowers of changes in accordance with their loan agreement and the National Consumer Protection Act 2009 (Cth).

### Commercial Loan Amounts

|                  | Premium  | Optimax  |
|------------------|----------|----------|
|                  | Full Doc | Full Doc |
| <b>LVR ≤ 65%</b> | \$3.0m   | \$3.0m   |
| <b>LVR ≤ 70%</b> | \$3.0m   | \$3.0m   |
| <b>LVR ≤ 75%</b> | \$2.5m   | \$3.0m   |
| <b>LVR ≤ 80%</b> | \$2.0m   | \$2.0m   |

Minimum Loan Amount : \$50,000

### Acceptable Security

- Leasehold
- Retail shops
- Commercial offices
- Industrial units / factories / warehouses
- Medical / professional suites
- Shopping centres
- Child care centres
- Hotels/motels
- Car yards / car parks
- Function/reception centres
- Fast food franchise sites
- Panel beaters / smash repair shops

### Commercial Postcode Categories

|                               | Max Loan Size    | Max LVR |
|-------------------------------|------------------|---------|
| <b>Category 1 (Metro)</b>     | \$3.0m (70% LVR) | 80%     |
| <b>Category 1 (Non-Metro)</b> | \$1.5m           | 80%     |
| <b>Category 2</b>             | \$2.5m           | 80%     |
| <b>Category 3</b>             | \$1.5m           | 75%     |

Rates & Fees displayed are starting from and are provided as an indication only. Rates are effective 9 October 2026. Information is for broker use only and not intended for consumer advertising purposes. Information is correct at time of publishing and is subject to change. All applications are subject to specific lending criteria. Mortgage Street Financial Services Pty Ltd ACN 099 516 499 Australian Credit License Number 383050 reserves the right to alter the policies at any time without notice. We will notify borrowers of changes in accordance with their loan agreement and the National Consumer Protection Act 2009 (Cth).

## SMSF - Commercial Interest Rates

|           | Premium  | Optimax  |
|-----------|----------|----------|
|           | Full Doc | Full Doc |
| LVR ≤ 65% | 7.74%    | 7.98%    |
| LVR ≤ 70% | 7.76%    | 8.00%    |
| LVR ≤ 75% | 8.05%    | 8.27%    |
| LVR ≤ 80% | 8.08%*   | 8.40%    |

\* Loans available up to \$1,000,000

## SMSF - Commercial Risk Fees

|           | Premium  | Optimax  |
|-----------|----------|----------|
|           | Full Doc | Full Doc |
| LVR ≤ 65% | 0.00%    | 0.60%    |
| LVR ≤ 70% | 0.00%    | 0.77%    |
| LVR ≤ 75% | 0.00%    | 1.00%    |
| LVR ≤ 80% | 0.00%    | 1.29%    |

## Rate Loading

| Description                   | Loading |
|-------------------------------|---------|
| Interest Only (Up to 5 Years) | 0.35%   |

| Product Snapshot                                |
|-------------------------------------------------|
| <b>Loan Purpose:</b> Purchase & Refinance       |
| <b>Documentation:</b> Full Doc                  |
| <b>Product:</b> Premium / Optimax               |
| <b>Maximum LVR:</b> As per published rate table |

Rates & Fees displayed are starting from and are provided as an indication only. Rates are effective 9 October 2026. Information is for broker use only and not intended for consumer advertising purposes. Information is correct at time of publishing and is subject to change. All applications are subject to specific lending criteria. Mortgage Street Financial Services Pty Ltd ACN 099 516 499 Australian Credit License Number 383050 reserves the right to alter the policies at any time without notice. We will notify borrowers of changes in accordance with their loan agreement and the National Consumer Protection Act 2009 (Cth).

## Commercial Loan Fee Summary

|                                                                                                     | Commercial Loans                                                               |          | SMSF Commercial |          |
|-----------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------|----------|-----------------|----------|
|                                                                                                     | Premium                                                                        | Optimax  | Premium         | Optimax  |
|                                                                                                     | Full Doc                                                                       | Full Doc | Full Doc        | Full Doc |
| Establishment Fee (\$995 payable at time of loan submission the balance will be paid on settlement) | 0.75%                                                                          | 0.75%    | 0.75%           | 0.94%    |
| Annual Fee                                                                                          | \$595                                                                          |          |                 |          |
| Valuation Fee                                                                                       | Valuation Fee on quote paid by the borrower                                    |          |                 |          |
| Settlement Fee                                                                                      | From \$499                                                                     |          | From \$1,495    |          |
| Legal Fee                                                                                           | \$1,500                                                                        |          |                 |          |
| Mortgage Discharge Admin Fee                                                                        | \$1,400                                                                        |          |                 |          |
| Early Repayment Fee                                                                                 | 2.00% of the original loan amount if the loan is repaid in full within 3 years |          |                 |          |

Rates & Fees displayed are starting from and are provided as an indication only. Rates are effective 9 October 2026. Information is for broker use only and not intended for consumer advertising purposes. Information is correct at time of publishing and is subject to change. All applications are subject to specific lending criteria. Mortgage Street Financial Services Pty Ltd ACN 099 516 499 Australian Credit License Number 383050 reserves the right to alter the policies at any time without notice. We will notify borrowers of changes in accordance with their loan agreement and the National Consumer Protection Act 2009 (Cth).



Offset



Redraw



Internet Banking /  
Customer Portal



Direct Debit



Direct Credit



Number of Splits