Commercial
Rate & Product Guide

Effective 13 November 2026

Free 100% Offset account available

Commercial Loans
SMSF – Commercial Purchase & Refinances



For new loans submitted from 13 November 2026

Commercial Loans Product Guide

Effective 13 November 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 Maximum - 60 years old	Minimum - 18 years old Maximum - 65 years old
Minimum Credit Index		660	460
Maximum dwellings per one title		3	4
Verification Document	**Self-Employed**	**Self-employed 2+ years** Two most recent Tax Returns (personal and business if applicable) Two most recent Notices of Assessment (NOA) from the ATO	**Self-employed >1 year but <2 years** Most recent Tax Return (personal and/or business) Most recent NOA from the ATO 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). Unlimited when listed > 24 months (paid or unpaid).
Arrears[1]	**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[3]	
Debt Consolidation		Up to maximum LVR[2]	

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

[1] 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.

[2] ATO debt and Private Loan debt are considered.

[3] Cash out from private lenders capped at $200k.

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Commercial Interest Rates

	Premium ≤ $3m	Optimax ≤ $2m	Optimax > $2-3m
	Full Doc	Full Doc	Full Doc
LVR ≤ 65%	**8.08%**	**8.08%**	**8.28%**
LVR ≤ 70%	**8.08%**	**8.08%**	**8.28%**
LVR ≤ 75%	**8.11%**	**8.11%**	**8.31%**
LVR ≤ 80%	8.44%	**8.13%**	8.64%

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
LVR ≤ 65%	0.75%	1.00%	1.25%
LVR ≤ 70%	0.75%	1.25%	1.25%
LVR ≤ 75%	0.75%	1.25%	1.25%
LVR ≤ 80%	1.00%	2.00%	2.50%

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Commercial Loans
Maximum Loan Amount

Effective 13 November 2026

Commercial Loan Amounts

	Premium	Optimax
	Full Doc	Full Doc
LVR ≤ 65%	$3.0m	$3.0m
LVR ≤ 70%	$3.0m	$3.0m
LVR ≤ 75%	$2.5m	$3.0m
LVR ≤ 80%	$2.0m	$2.0m

Minimum Loan Amount : $50,000

Commercial Postcode Categories

	Max Loan Size	Max LVR
Category 1 (Metro)	$3.0m (70% LVR)	80%
Category 1 (Non-Metro)	$1.5m	80%
Category 2	$2.5m	80%
Category 3	$1.5m	75%

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

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SMSF – Commercial Purchase & Refinance Rates and Risk Fees

Effective 13 November 2026

SMSF - Commercial Interest Rates

	Premium	Optimax
	Full Doc	Full Doc
LVR ≤ 65%	7.99%	8.23%
LVR ≤ 70%	8.01%	8.25%
LVR ≤ 75%	8.30%	8.52%
LVR ≤ 80%	8.33%*	8.65%

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

Rate Loading

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

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%

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

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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			



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