

# Commercial Term Loan

Level 2, 10 Mallett St  
Camperdown NSW 2050 Australia

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www.premiercapital.com.au

## Features

- > **Term**  
20 years fully amortising P&I or 5 years interest only, auto converting to 15 years P & I.
- > **Interest**  
Variable or Fixed for 1, 2, 3, 4 & 5 years.
- > **Repayments**  
Principle & Interest or Interest Only.
- > **Delivery Rate**  
Variable 8.20% (current as at 06.07.05) - Rate is subject to change without notice.
- > **Max. Loan**  
\$3.0M per security property. \$5.0M customer limit.
- > **Min. Loan**  
\$100,000.
- > **Max. Loan LVR%**  
75.00%. Exclusive of GST. Lesser of purchase price or valuation.
- > **Customer Types**  
Full financial accounts. Owner Occupiers or Investors.  
Clear Credit History.
- > **Security Types**  
1st Mortgage. Non-Specialised. Strata or Torrens, Commercial, Industrial, Retail or Residential. All capital cities. Regional Centres with population > 100,000  
Supporting Residential securities OK in centres > 30,000.
- > **Annual Review / revaluation**  
No.
- > **Pay down / Re-draw**  
Yes on Variable Rate transactions only.
- > **Split Loan**  
Yes maximum of 3.
- > **Substitute Security**  
Subject to credit approval. Costs apply.
- > **Internet Access**  
Yes.
- > **Construction / Development**  
No.
- > **Third Party Security**  
Yes. Proprietor(s)/owner(s) must provide a guarantee.
- > **Statements**  
Half Yearly.