

Origin Commercial Easy Refinance Loans - Rate To Borrower

Standard rates effective from 4th October 2026

All Commercial Properties	LVR	Variable Rate	Fixed Rates				
			1 years	2 years	3 years	4 years	5 years
Commercial ≤ \$3.0m	≤ 60%	8.09%	n/a				
	≤ 65%	8.19%	n/a				
	≤ 70%	8.29%	n/a				
	≤ 75%	8.69%	n/a				
	≤ 80%	9.09%	n/a				
Loadings							
Interest Only Loading	+	0.40%	n/a				
Investment Loading	+	0.00%	n/a				

Fees and Charges	
Application Fee	To be quoted at application <i>Annual loan Fee</i> \$379
Early termination Fee	1% of original loan amount (if discharged within 36 months)
Discharge Fee	\$795
Account variation fee	\$250
Facility variation fee	\$450
Lenders Protection Fee	Standard O/O & Investment LVR ≤ 70% - 0.50% LVR ≤ 75% - 0.75% LVR ≤ 80% - 1.25% NDIS/Co-living securities : +1.00% loading on risk fees above
Easy Refinance available	- Cash out available - Up to 3% of the property value capped at \$50,000 - Difference in the refinance rate can not exceed 2% - Rapid Refinance available
Commissions	0.60% Upfront & 0.10% Trail

Terms, conditions and eligibility criteria apply. Information provided is accurate as at the issue date and is subject to change without notice.
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