



SMSF Commercial - Loans - Rate To Borrower

Rates are effective for loans submitted to Origin from 6 October

All Commercial Properties	LVR	Variable Rate	Fixed Rates				
			1 years	2 years	3 years	4 years	5 years
<i>≤\$3.5m</i>	≤ 70%	7.89%	8.79%	8.79%	8.79%	8.89%	8.89%
	≤ 80%	8.04%	8.94%	8.94%	8.94%	9.04%	9.04%

Loadings							
<i>Interest Only Loading</i>	+	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
<i>Offset Account Loading</i>	+	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<i>Large Loan Loading (>\$3.5m and ≤\$5m)</i>	+	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%

Fees and Charges

- **Lender's Annual Facility Fee** – \$395
- **Fixed Rate Lock Fee** – \$495 (form required on application submission, valid for 90 days, non-refundable)
- **Discharge Administration Fee** – \$2200
- **Loan Account Variation Fee** – \$250
- **Loan Facility Variation Fee** – \$450
- **Valuation Fee** – At cost

Standard Break costs apply for all fixed rate applications

Commissions

- Upfront 0.60%
- trail 0.15

Commercial Properties Maximum Loan Size and LVR

LVR %	Inner-City / Metro	Non-Metro	Regional
00.00 – 65.00	\$5,000,000	\$3,500,000	\$3,500,000
65.01 – 80.00	\$5,000,000	\$3,500,000	\$3,500,000

- P&I maximum 80% LVR
- IO maximum 75% LVR

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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