

# GENiE Commercial

<b>Minimum Loan Amount</b>	\$100,000
<b>Maximum Loan Amount</b>	\$5,000,000 per Borrower / Group
<b>Loan Term</b>	20 years
<b>Ongoing Fees</b>	NO on-going fees
<b>Review period</b>	NO annual reviews
<b>Rates</b>	FIXED RATES available –post settlement
<b>Maximum Loan to Value Ratio</b>	80%
<b>Security Location</b>	All capital cities plus regional centres
<b>Security Type</b>	First registered mortgage over non-specialised Commercial, Industrial, Retail or residential property
<b>Interest Only Period</b>	Up to 5 years
<b>Valuation</b>	\$1.10 per \$1,000 of valuation Minimum of \$550 (Conditions apply)
<b>Repayment options</b>	Fortnightly or Monthly
<b>Redraw Ability</b>	Full Redraw available. No Redraw costs
<b>Split Loan facility</b>	Up to 3 loan splits
<b>Loan Switch</b>	Can convert to Fixed or Interest Only at no cost
<b>Repayment Methods</b>	Direct Debit
<b>Account access</b>	Telephone and Internet
<b>Third Party Security</b>	All Mortgagors must be a borrower or guarantor
<b>Early Repayment</b>	Up to 3 months – Interest Only Break costs apply to Fixed Rate loans

The Commercial loan for all seasons (and all reasons) looks like a commercial Loan...works like a home loan the simplest commercial product process you'll find. At Genie Home Loans, we've taken many of the benefits of a home loan, and built them into a commercial loan that's easy to understand.

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