

Commercial Repayment Guide 2018

100% No Deposit^ Amount inc GST	Chattel Mortgage		Rental	
	5-year term	7-year term	5-year term	7-year term
\$5,000	\$118	\$90	-	-
\$7,500	\$172	\$132	-	-
\$10,000	\$226	\$173	\$220	\$174
\$12,500	\$280	\$215	\$274	\$215
\$15,000	\$334	\$256	\$328	\$257
\$20,000	\$443	\$339	\$429	\$337
\$25,000	\$544	\$417	\$536	\$420
\$30,000	\$644	\$494	\$642	\$503
\$35,000	\$748	\$573	\$729	\$566
\$40,000	\$826	\$648	\$832	\$647
\$50,000	\$1028	\$808	\$1039	\$807
\$75,000	\$1529	\$1198	\$1557	\$1209
\$100,000	\$2034	\$1593	\$2075	\$1611
\$125,000	\$2539	\$1989	\$2593	\$2013
\$150,000	\$3043	\$2384	\$3110	\$2415
For specific quotes or amounts over \$150,000 please contact our office				

Repayments¹ are monthly in advance, all figures include GST and bank establishment fee

1 Low Doc – customer’s business financials are **not** required if ABN & GST registered for two years or more, and one borrower/ director is a property owner. Chattel Mortgage to \$100,000 for 2-year ABN & GST, and Rental to \$150,000 for 5-year ABN & GST

2 Chattel Mortgage – the customer owns the equipment from day one, may claim GST and depreciation, and there is no balloon payment at the end of the loan term

3 Rental – the bank owns the equipment, customer pays rent and claims 100% of the repayment as a tax deduction. \$1 end of term payment to take ownership of equipment

4 Quotes are indicative only & subject to change. Final repayments & fees will be stated in the customer’s finance contract. Terms & Conditions apply, rates subject to change.

^Non-property owners considered, 20% deposit required

5 Solar & Energy Finance service fee of \$295 inc GST applies to all commercial loans under \$75,000 {invoiced to the applicant’s business separately after settlement occurs}