

Commercial Loan Snapshot

Sandhurst Commercial

Why Sandhurst Trustees for Commercial?

We are a specialist commercial property lender with a primary focus towards the Investor. Our loan solutions are flexible, easy to understand, set and forget facilities, the way banking is supposed to be. If you can demonstrate servicing from a stand-alone long-term lease, or from your clients full financial position, we want to speak with you.

What we offer
Interest only up to 7 years, if lease or servicing permits
Suitable for investors and owner occupiers
Loan amounts up to a maximum \$15m
Limited annual reviews - set and forget
No ongoing monthly loan or line fees
Competitive fixed and variable rates
Upfront and trail commission paid on Broker originated transactions
Revaluation generally only required after 7 years
Lease-Doc available where servicing from long term leases can be demonstrated
Equity Release options available

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Key features and benefits	Full-Doc/LeaseDoc
Maximum loan size	\$15m
Minimum loan size	\$100,000
Maximum LVR	Commercial/Light Industrial 70% Specialised 50% Industrial 55% Rural 40% Residential 80%
Maximum Interest Only term	7 years
Repayment options	Monthly payment in arrears via Direct debt
Loan term	Interest only 7 years Principal & Interest 20 years
Property Purpose	Owner Occupied OR Investment
Leased Properties	Yes - Loan terms aligned to WALE
Minimum Debt Service Ratio	1.25X
Application Fee	0.50% of the loan amount
Administration Fee/ Line Fee	No
Redraw available	Yes on Principal and Interest - Minimum redraw amount \$5,000
Loan splits	Fixed, variable or a combination
General Security Deeds	Yes: Loans over \$1m
Credit history	No Defaults Evident

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