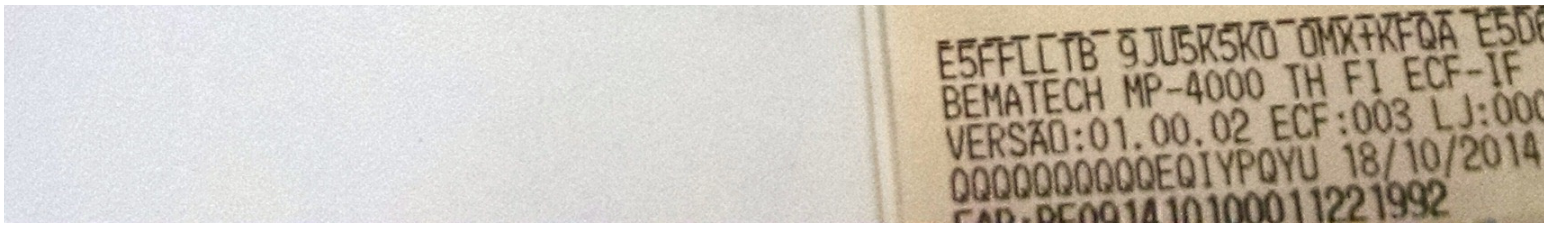
Commercial Lending

COMMERCIAL LOANS ARE A REALITY – AND OFTEN A NECESSITY – FOR THOUSANDS OF SMALL BUSINESS OWNERS WHO WANT TO BUY THEIR OWN PREMISES



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Commercial property loans that are used for business or investment purposes (with the exception of residential investment properties) are not regulated by the National Consumer Credit Protection (NCCP) Act.

This means that most commercial borrowers do not have the same protection as home buyers.

The purpose of your commercial property loan will affect how your loan is assessed:

Commercial Lending

INVESTMENT (LOW RISK)

To buy or refinance a commercail property that will be leased.

OWNER OCCUPIED (MEDIUM RISK)

To buy or refinance a commercial property that is leased to or occupied by your own business.

WORKING CAPITAL (HIGH RISK)

Financing the day to day operations of your business or liquidity short falls.

OTHER PURPOSES

All other commercials, business or investment purposes are considered on a case by case basis, e.g buying an insurance broking practice.

Remember, it isnt what your commercial property loan is secured on that determines the purpose but what your loan is used for.

If you are looking to get a commercial loan, it is important to discuss your situation with a group of trusted professionals such as Edge, first.

COMMERCIAL LENDING

edge

Specialist Advice Network

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+07 4633 9888

www.edge.net.au

189 Herries Street, Toowoomba

info@edge.net.au