

Business & Commercial Lending

We're with you

At Bank of Sydney, we provide genuine value to our people, customers, communities and partners. We are an Australian Bank that is independently operated under a full banking licence since 2001.

The Bank is regulated by Australian standards and government bodies, including APRA and ASIC, whilst also being a proud member of the Australian Banking Association (ABA).

Business & Commercial Lending Products

Residentially Secured Business Loan

Your clients can utilise the equity in their owner occupied or investment residential property to grow and invest in their business.

Business Loans

Use your clients commercial property to help them grow and invest in their business.

Residentially Secured Commercial Loan

Utilise the equity in your client's home as security to buy or invest in commercial property.

Commercial Property Loan

Your client can borrow against their commercial property for renovation, improvement or purchase of commercial property.

Important Information

All applications subject to meeting lending criteria and Bank of Sydney approval. More information about our products and services is available at www.banksyd.com.au/important-product-information Bank of Sydney Ltd ABN 44 093 488 629 AFSL & Australian Credit Licence 243444

Commercial & Business Lending Niches

Partnering with us is easy

Direct Access to Credit Manager

Workshop scenarios prior to application submission.

Dedicated Relationship Manager







For all Business & Commercial Lending customers.

Streamlined End-to-End Process

Ensuring quick turnaround times for a decision.




Branches located in Sydney, Melbourne and Adelaide.

Business Lending Highlights

-  **All lending Secured by Commercial and Residential Property.**
-  **Full doc - Business Lending up to \$8m** – across both Commercial and Residential security.
-  **Up to 80% LVR** – across both Commercial and Residential security (criteria applies).
-  **Majority of industries considered and acceptable** - allowing more room for flexibility.
-  **Joint Site Visits** - Relationship Manager and Credit Manager visits to understand your client's needs better.
-  **Trade Finance** - available for your clients with direct access to a dedicated specialist.

SME Specific Policy Highlights

Specific niches available of **<\$3m business lending** and/or **<\$6m in aggregate lending** (secured by property).

-  **Reduced Buffer for Serviceability** - 1.5% buffer used for SME.
-  **Increased Loan Terms** - 30 years for a Residential Security and 25 years for a Commercial Security.
-  **Interest Only** - available for up to 5 years.

For further Information

To find out more about Bank of Sydney's products & services, or to make an enquiry:

Call: 13 95 00

Email: bosbroker@banksyd.com.au



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