

**Specialised commercial facility for non- resident applicants on a full doc basis.**

**Split Facility**

A commercial loan with up to three account splits. This is useful for borrowers to distinguish between loan purposes while providing assistance with income tax preparation.

**Loan Size**

\$100,000 up to \$3,000,000.

**Purpose**

Purchase or refinance non-specialised industrial, retail or residential commercial property.

**Income Verification**

Copy of leases if relying on security being 'stand alone' servicing or full financial statements to evidence debt serviceability.

**Term**

20 years fully amortising Principle and Interest (P &I) or five years Interest Only (I/O), auto converting to 15 years P & I.

**Repayments**

P & I or I/O repayments made by electronic direct debit.

**Fees**

No monthly fees.  
No redraw fees.  
Full application and set up fees available on request.

**Redraw**

Available as required on variable accounts only.  
Available via internet at no cost.  
Manual request \$100.

**Annual Review**

No annual reviews required.

**Principal Reductions**

Yes, no limit, however 'manual' reamortisation request apply.

**Statements**

Half yearly at no cost.

**Portability**

Yes, new mortgage documents and valuation required.

Commercial Non-Resident

Wilson National Limited  
ABN 62 111 078 114

Suite 16  
6 Nuban Street  
Currumbin Q 4223

T: 1300 288 828  
F: 07 5559 5220  
E: [info@wilsonnational.com.au](mailto:info@wilsonnational.com.au)

Continued next page>>



## Conditions

Foreign Investment Review Board approval required and full power of Attorney to be in place. Title insurance applies.

## Features

### LVR (Loan to Value Ratio)

Loan Amount	Max LVR
\$100,000 - \$3,000,000	70%

\*LVR- Loan to Value Ratio

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**For more information about Wilson National home loan products simply call 1300 288 828 or visit [wilsonnational.com.au](http://wilsonnational.com.au)**

\* This Fact sheet provides general information only and is subject to change . Full details of the loan are set out in the loan agreement. Conditions, fees and charges apply.



[wilsonnational.com.au](http://wilsonnational.com.au)