

Hi,

As you know ING Commercial Lending had some policy changes late last year and provided very competitive pricing.

Our target market is small to medium businesses (SME) seeking to purchase or refinance commercial loans secured by commercial properties. We do need to have the majority of income (51%+) used for servicing derive from the SME.

**Do you know ING Commercial Lending offers:**

- Property secured lending from \$500,000 to \$5,000,000.
- Attractive LVR's of 75% for Office, 70% Industrial and 65% Retail
- 20 year terms with interest only options up to 5 years
- Flexible "cash out" policy for any worthwhile business purpose
- No annual review for loans below \$2mil or over \$2mil & no greater than a 60% LVR
- No GSA/Registerable charge to the trading business where the trading business is not the borrowing entity
- Same interest rate for all repayment types
- Same interest rates for Owner Occupier or Investment
- Competitive pricing and set up costs
- No ongoing loan service or line fees

We will continue to support your business and provide alternative commercial lending solutions for you and your clients in 2024.