

Product Guide

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# Commercial Loans



Effective as of 25 June 2025

FOR BROKER USE ONLY

**financeone**  
COMMERCIAL

## How are we different?

We take a flexible approach to lending and understand one size does not fit all. Finance One Commercial allows thousands of Australian businesses to access finance when others say 'no'.

With a compassionate and flexible approach to lending, we will consider any application. We understand that some clients don't quite fit "in the box" and we specialise in looking outside the box.

We take the time to understand your client's individual circumstances, including the most challenging of financial situations.

**We may be able to provide finance opportunities for your clients who may have experienced any of the following:**

- Defaults on credit file
- Previous bankruptcy
- Late payments
- New to credit
- Low credit scores
- Short term trading or residential history



## Our Mission.

**To provide finance  
through genuine  
connections.**

**Connect with Finance One  
Commercial and become  
part of a network comprising  
2,500 accredited finance  
brokers.**

# Why partner with us?

## Supporting you:

- Brokerage up to 8%
- 24-hour approvals #
- Dedicated broker support team
- Free access to bankstatements.com.au

## Supporting your clients:

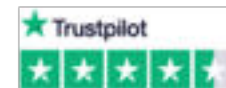
- Defaults on credit file
- Commercial loans from \$8,000 – \$150,000^^
- Total exposure up to \$250,000\*\*
- Loan terms from up to 7 years\*
- Broad range of acceptable assets\*

\*84-month term available on assets 15 years old at end of term – maximum loan term for all other assets is 60 months.

\*\*Total exposure over \$150,000 for existing Finance One Commercial customers only – Minimum 12 months history

^^Commercial loans over \$100,000 – must be property backed.

#24-hour approvals subject to satisfactory information being received to assess the application. Normal lending criteria apply.  
Fees and charges payable. T&C apply.



Product Guide

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# Unsecured Cash Flow Loans



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# Unsecured Cash Flow Loans | Products

	Diamond	Platinum	Gold
Minimum Credit Score	650 Director Credit Score + 550 Company Credit Score	N/A	N/A
Loan Type	Fixed annual simple interest – P & I Loan	Fixed annual simple interest – P & I Loan	Fixed annual simple interest – P & I Loan
Interest Rate %	11.45% – Property Backed 13.45% – Non-Property Backed	17.45%	23.45%
Minimum Loan Value (NAF)	\$5,000	\$5,000	\$5,000
Maximum Loan Value (NAF)	\$75,000 – Property Backed \$50,000 – Non-Property Backed	\$50,000	\$35,000
Loan Term	Up to 36 months	Up to 36 months	Up to 24 months
Application Fee	3%	3%	3%
Monthly Service Fee	\$15	\$27	\$27
Repayment Terms	Weekly/ Fortnightly/ Monthly	Weekly/ Fortnightly/ Monthly	Weekly/ Fortnightly/ Monthly
Origination fee	\$8,000 – \$14,000: 10% up to maximum \$990 (GST inclusive) Over \$14,000: up to maximum \$1,100 (GST inclusive)	\$8,000 – \$14,000: 10% up to maximum \$990 (GST inclusive) Over \$14,000: up to maximum \$1,100 (GST inclusive)	\$8,000 – \$14,000: 10% up to maximum \$990 (GST inclusive) Over \$14,000: up to maximum \$1,100 (GST inclusive)
Minimum Monthly Turnover	\$10,000.	N/A	N/A
Brokerage	Up to 8%	Up to 8%	Up to 8%
Trading/ABN Requirements	From 24 months	From 18 months	From 12 months
GST Requirements	Minimum 12 months	Minimum 6 months	Minimum 3 months
Residential	Property Backed Non-Property Backed – Minimum 12 months – No boarders or private rental	Minimum 12 months – No boarders or private rental	Minimum 12 months – No boarders or private rental

## Why Unsecured Cash Flow Loans

- Expand the business or pay for acquisition expenses.
- Purchase, upgrade or repair business equipment and technology.
- Additional stock purchasing for the business.
- Fit out and upgrade business premises.
- Initial rebranding and marketing costs.
- Mechanical repairs for motor vehicles.
- Working capital.

## Knock outs

- Capital raising via loan stacking.
- Clients with two or more cash loans.
- Poor banking conduct (at least 50% of the proposed repayment must always be available).
- No more than two Dishonours
- No existing Payday loans
- No RHI (arrears) > 1 in the last 6 months
- No Adverse/Defaults in last 12 months.
- Companies or directors who are directors of other companies in strike off action or external administration.
- Excluded industries and services: NDIS & rideshare/food delivery services | Debt Collection Services | Debt mediation services | Couriers – Food and alcohol delivery services | Tobacco and vape services | Lending/Pawnbrokers | Property development | Not-for-profit | Churches | Public companies | Cryptocurrency | Drug Paraphernalia | Adult services (including OnlyFans) | Security | Horse and dog racing industries | Coal miners and associated products.

**Please refer all scenarios to your BDM.**

**We are always looking to find ways to approve applications.**

# Prime

**Our application portal Prime,  
allows for full online submissions**



Track application  
progress



Quotation tool &  
online resources



Documentation  
uploads

## **Minimum requirements for commercial loan applications and assessment:**

- Most recent 6 months of bank statements.
- Signed acceptable privacy consent form.
- Copy of driver's license.



# Your support team

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**Accreditation:** [brokers@financeone.com.au](mailto:brokers@financeone.com.au)

**Broker support:** (07) 4766 8725  
[brokers@financeone.com.au](mailto:brokers@financeone.com.au)

## Our BDMs

### David Munn

QUEENSLAND

0428 274 762

[david.munn@financeone.com.au](mailto:david.munn@financeone.com.au)

### Sarah Bauer

QUEENSLAND

0419 943 461

[sarah.bauer@financeone.com.au](mailto:sarah.bauer@financeone.com.au)

### Nigel Ruane

WESTERN AUSTRALIA

0437 862 116

[nigel.ruane@financeone.com.au](mailto:nigel.ruane@financeone.com.au)

### Nick Lazarus

VICTORIA | TASMANIA

0488 208 060

[nicholas.lazarus@financeone.com.au](mailto:nicholas.lazarus@financeone.com.au)

### Melissa Romeo

SOUTH AUSTRALIA | VICTORIA

0428 870 297

[melissa.romeo@financeone.com.au](mailto:melissa.romeo@financeone.com.au)

### Kiran Nair

NEW SOUTH WALES | ACT

0476 902 871

[kiran.nair@financeone.com.au](mailto:kiran.nair@financeone.com.au)

### Karan Sharma

NEW SOUTH WALES

0437 628 778

[karan.sharma@financeone.com.au](mailto:karan.sharma@financeone.com.au)

### Jeff Fiteni

National Sales Manager

0400 782 820

[jeff.fiteni@financeone.com.au](mailto:jeff.fiteni@financeone.com.au)





Finance One Commercial Pty Ltd  
ABN: 18 634 900 548

**Townsville Office**

49 Dalrymple Road, Garbutt  
Queensland, 4814

**Brisbane Office**

Level 5,  
320 Adelaide Street, Brisbane City  
Queensland 4000