

# Fast-Track Business & Commercial Lending Framework

Fast-Tracked Funding Framework for Referral Partners

Through Geelong Financial Group's extensive banking panel—including all major commercial lenders—we offer streamlined credit pathways that eliminate the need for slow, conventional commercial underwriting. This consolidated guide outlines the unified fast-track boundaries across our prime business lending networks.

## Simplified Credit Framework Highlights

<p><b>Express Lending Limits</b> Fast-tracked business debt pathways spanning from <b>\$1.5M up to \$2.0M</b> for rapid turnaround, stretching up to <b>\$5.0M</b> under extended streamlined parameters.</p>	<p><b>Property-Free Security</b> Unsecured commercial capital options available from <b>\$50,000 up to \$300,000</b> (including standalone business loans or overdraft components).</p>	<p><b>Self-Declared / BAS Income</b> Full accountant financial statements can be bypassed by leveraging 12 months of ATO Business Activity Statements (BAS) or transaction ledger behavior.</p>
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## Consolidated Core Parameters Matrix

Parameter	Aggregated Panel Guidelines & Verification Standards
<b>Trading Footprint</b>	Minimum <b>≥ 12 months</b> continuous active business operations under consistent management. Most channels require no major trading losses within the past 1 to 2 financial years.
<b>LVR &amp; Security Tiers</b>	<ul style="list-style-type: none"> <li>Up to <b>100% LVR</b> utilizing acceptable residential property collateral.</li> <li>Up to <b>80% LVR</b> for standard commercial freehold properties *(Note: Maximum leverage guidelines are heavily dependent on property usage; top tier 80% parameters generally apply to owner-occupied assets, while stricter standard caps apply to investment scenarios).*</li> <li>General Security Agreements (GSA) or asset-specific links are utilized for unsecured/partially secured tiers.</li> </ul>
<b>Maximum Loan Terms</b>	Up to <b>30 years</b> for fully secured commercial and residential structures (with Interest-Only features available up to 5 years). Owner-occupied asset usage unlocks the longest amortisation terms on commercial security. Unsecured profiles carry a maximum of 15 years.
<b>Tax &amp; ATO Standing</b>	ATO business tax accounts must be well-conducted. Depending on the specific panel lender selected, pathways support either up-to-date clearances or active, formal ATO payment plans. Clear corporate and director credit bureau reports are mandatory.
<b>Core Product Suite</b>	Commercial Term Loans, Flexible Business Overdrafts, Specialized Equipment Finance, Debt Refinancing, and Insurance Premium Funding lines.

**Industry & Security Restrictions:** Fast-track parameters are strictly optimized for standard, non-specialized commercial property types (e.g., standard retail, office, and industrial space). General policy exclusions across major panels include

consumer finance, active property construction/development pipelines, Self-Managed Superannuation Funds (SMSF), land banking, rural titles, and highly specialized asset classes.

## Streamlining Your Client's Scenario

By matching your client's banking data, intended asset usage, and security configurations with the right matrix pathway, Geelong Financial Group minimizes credit friction and delivers rapid approval outcomes. To run a preliminary scenario, our desk requires a basic entity layout paired with either recent ATO BAS history or the most recent year's business accounting summaries.

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**Broker Facilitator & Brokerage Notice:** This matrix document is compiled for the informational use of professional referral partners only and does not constitute a formal representation, pre-approval, or offer of credit. Geelong Financial Group operates as an independent credit brokerage specialist facilitating commercial loan options through an established panel of leading lending institutions, including Westpac, NAB, ANZ, and CBA. Final interest rates, borrowing capacities, credit evaluations, property eligibility, and facility terms remain strictly subject to individual provider underwriting policy, formal valuations, asset usage rules, and full credit review.