

Commercial Loan
Personal, Company,
Trust & Others



It's about
flexible
finance.



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Achieving Good Returns in an Ideal Way

Uniting Financial Services is run by a team of investment professionals who believe that strong returns and strongly held beliefs are mutually compatible. We support individual wealth creation in ways that build and enrich the communities we share. This unique approach has helped us grow our funds under management from just over \$400 million ten years ago to more than \$1 billion today.

Some call what we do ethical or socially responsible investing. We call it Ideal Investing.

Your financial partner for life

Whatever business you are in, Uniting Financial Services offers a range of products to help you maximise your financial potential, including via lending.

We lend to companies, trusts, individuals and partnerships. Please feel free to talk to us about a Commercial Loan or any of our other financial services products which can help your organisation or community today.

Commercial Loans

Uniting Financial Services have been managing a portfolio of loans for over 20 years and specialise in providing first mortgage commercial property loans of between \$1 million and \$10 million. The loans can be to owner occupiers as well as investors for refinancing existing loans, property purchases and equity release against existing assets.

Flexible finance

You can obtain a Commercial Loan to buy buildings, or for property improvements. The types of property we take as security include strata offices and office blocks, industrial units, factories and warehouses, retail premises (including mixed use), residential unit blocks (with a minimum of four units) and residential property (as additional supporting security).

Loans can be taken out for periods from one to five years. You also have the option of interest-only loans where necessary.

Choose fixed or variable rates

Our interest rates are either fixed or variable and rates are dependent on risk.



Select either a fixed or variable rate, whatever works best for your organisation. A fixed rate loan allows you to plan to pay at a level that your organisation is comfortable with, and can budget for.

Choosing a variable rate loan gives you the option of making extra repayments to reduce the amount of interest paid over the life of the loan.

Some exclusions apply

Uniting Financial Services is here to help you serve your community. However, there are some properties we don't lend against. These include pubs and clubs, motels, vacant land, development sites, properties with unethical tenants, construction loans and loans to which our exemption under the National Consumer Credit Protection Act would not apply.

Ready to act?

Please call Uniting Financial Services on 1300 133 673 if you think a Commercial Loan is right for your needs. You'll find us flexible and ready to help with ideas and suggestions on how to make a Commercial Loan work for you.

Disclaimer

Financial services are provided by The Uniting Church (NSW) Trust Association Limited ACN 000 022 480, ABN 89 725 654 978, AFSL 292186 and by The Uniting Church in Australia Property Trust (NSW) ABN 77 005 284 605 pursuant to a s.911A Corporations Act 2001 (Cth.) authorisation and APRA Banking Exemption No.1 of 2016 ("Uniting Financial Services"), for The Uniting Church in Australia, Synod of NSW and the ACT and ASIC Regulatory Guide 87 and ASIC Corporations (Charitable Investment Fundraising) Instrument 2016/813 exemptions. Uniting Financial Services* is a registered trademark of The Uniting Church (NSW) Trust Association Limited and is used with permission by The Uniting Church in Australia Property Trust (NSW). Neither The Uniting Church in Australia, Synod of NSW and the ACT, The Uniting Church in Australia Property Trust (NSW) nor Uniting Financial Services is prudentially supervised by APRA. An investment with or contributions will not benefit from the depositor protection provisions of the Banking Act 1959 (Cth.). All financial services and products are designed for investors who wish to promote religious and charitable purposes and for whom profit considerations are not of primary importance in their decision to invest.

We recommend you refer to the Product Disclosure Statement, the Product Information Brochure and the Financial Services Guide for Terms and Conditions.



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