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ZANK
RESPECT & RELIABLE

Commercial Product Guide Nov 2023



ZANK&CO

FOUNDED IN 2014, WITH OFFICES IN MELBOURNE AND SYDNEY, ZANK & CO. IS ONE OF AUSTRALIA'S FASTEST GROWING WEALTH MANAGEMENT COMPANIES SPECIALISING IN PROPERTY FUNDS.

ZANK & CO. IS ABLE TO PROVIDE A RANGE OF COMMERCIAL, HOME AND PERSONAL FINANCE SOLUTIONS FOR OUR CLIENTS. WE TAKE PRIDE IN OUR CLIENT FOCUSED APPROACH, BY LISTENING TO THEIR NEEDS WE ARE ABLE TO GAIN A DEEPER UNDERSTANDING OF THE RISKS INVOLVED. IT IS THROUGH FUNDING THESE PROJECTS WHICH ALLOWS ZANK & CO TO OFFER OUR INVESTORS A PREMIUM PRODUCT WITH A FIXED-RETURN AND ALSO OTHER PRODUCTS WITH HIGH FLOATING EQUITY RETURNS.

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ZANK
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COMMERCIAL LITE DOC

ZANK COMMERCIAL LOAN LITE DOC (No Clawback)



- Max 70% LVR
- Max \$5M per security (Special Approval Required For Loan Amount Over \$5M)
- No income document required
- No credit score required
- No Age restriction
- Max loan term 3 years and No Clawback



DOCUMENTS CHECKLIST

- ☒ Filled Zank Loan Application form
- ☒ Borrower's Company Certificate
- ☒ Certificated Copy of Guarantors' and Borrowers' Photo ID
- ☒ Trust Deed (If borrowing entity is a Trust) Or Company Constitution Statement(If borrowing entity is a Company)
- ☒ Signed A&L Statement
- ☒ Full version of latest Valuation report



INTEREST RATES

	Max Loan	LVR	Rate iO
House/Townhouse	\$ 3 million	60%	9.30%
		70%	10.00%
	\$ 5 million	50%	9.40%
		60%	10.10%
Unit	\$ 3 million	55%	9.30%
		65%	10.10%
	\$ 5 million	50%	9.40%
		60%	10.10%
Vacant Commercial	\$ 3 million	50%	10.30%
		60%	10.80%
	\$ 5 million	40%	10.30%
		50%	10.90%
Leased Commercial	\$ 3 million	55%	10.00%
		65%	10.30%
	\$ 5 million	45%	10.00%
		55%	10.40%
Residential Land	\$ 3 million	50%	10.05%
		60%	10.55%
Development Site	\$ 3 million	50%	11.05%
		55%	11.30%
Second Mortgage	\$3 million	60%	13.50%
		65%	16.50%
		70%	19.50%

ZANK COMMERCIAL LOAN LITE DOC (No Clawback)



INTEREST RATE +

Thin Equity	0.2%
Credit Score under 600	0.25%
Oversea Guarantor	0.5%
Short term Bridging	0.5%
Urgent Settlement	0.5%
Non-Metro	-5% (LVR)
Valuation	From \$1,100

* Please note that thin equity means equity to loan ratio <1
Equity to Loan Ratio = net assets / loan amount



FEES

Establishment Fee	2.2% plus gst
Legal Fee	From \$2,500
Commercial Line Fee	0.1% per month after settlement
Commitment Fee (Pay after conditional approval and refundable at settlement)	\$2,200-\$5,500 Inc gst (case by case quote)
Escalation Fee (If urgent settle within 2 weeks)	\$2,000
Due Diligence Fee (Pay after conditional approval and not refundable at settlement)	\$2,200 Inc gst



ZANK
RESPECT & RELIABLE

ZANK INCOME FUND
CONSTRUCTION & DEVELOPMENT
LITE DOC

ZANK INCOME FUND CONSTRUCTION & DEVELOPMENT (No Clawback)



- Max 70% LVR
- No income document required
- No credit score required
- No Age restriction



DOCUMENTS CHECKLIST

- ☒ Filled Zank Loan Application form
- ☒ Borrower's Company Certificate
- ☒ Certificated Copy of Guarantors' and Borrowers' Photo ID
- ☒ Trust Deed (If borrowing entity is a Trust) Or Company Constitution Statement(If borrowing entity is a Company)
- ☒ Signed A&L Statement
- ☒ Full version of latest Valuation report



INTEREST RATES

CATEGORY	LVR	INTEREST	LINE FEE
Construction	Metro 60% NRV	10.75%	0.20%
	Metro 65% NRV	10.85%	0.20%
	Metro 70% NRV	10.95%	0.20%
	Metro Half Complete 65%	11.50%	0.20%
Commercial Asset	Metro 60%	10.75%	0.20%
	Metro 65%	10.95%	0.20%
	Outer 55%	10.75%	0.20%
	Outer 60%	11.50%	0.20%



INTEREST RATE +

Thin Equity	0.5%
Credit Score under 600	0.25%
Oversea Guarantor	0.5%
Short term Bridging	1.5%
Urgent Settlement	0.5%
Non-Metro	-5% (LVR)



FEES

Valuation	From \$3,880
Establishment Fee	2.2% plus gst
Legal Fee	From \$5,100
Commitment Fee (Pay after conditional approval and refundable at settlement)	\$2,200-\$5,500 Inc gst (case by case quote)
Commercial Line Fee	0.2% per month after settlement
Escalation Fee (If urgent within 2 weeks)	\$1,000
Due Diligence Fee (Pay after conditional approval and not refundable at settlement)	from \$2,200 Inc gst



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POSTCODE GUIDE

ZANK FULL PRODUCT POSTCODE

STATE	METRO (CATEGORY 1)	NON-METRO (CATEGORY 2)	REGIONAL (CATEGORY 3)
NSW	2000, 2007 – 2011, 2015 – 2050, 2052, 2060 – 2077, 2079 – 2090, 2092 – 2097, 2099 – 2122, 2125 – 2138, 2140 – 2148, 2150 – 2168, 2170 – 2179, 2190 – 2200, 2203 – 2214, 2216 – 2234, 2563 – 2570, 2572 – 2573, 2745, 2747 – 2750, 2752 – 2754, 2756 – 2763, 2765 – 2770, 2773 – 2774, 2776 – 2780, 2782 – 2785.	2250 – 2251, 2256 – 2265, 2280 – 2285, 2287, 2289 – 2291, 2295, 2298 – 2300, 2303 – 2305, 2309, 2315 – 2327, 2330, 2333, 2335, 2337, 2340, 2350, 2360, 2370, 2380, 2390, 2400, 2422, 2428 – 2431, 2440, 2443 – 2448, 2450, 2452, 2454, 2456, 2460, 2463 – 2464, 2470, 2474, 2477 – 2478, 2480 – 2487, 2489, 2500, 2502, 2505 – 2506, 2508, 2515 – 2519, 2525 – 2530, 2533 – 2537, 2539 – 2541, 2546, 2548, 2550, 2555 – 2557, 2560, 2571, 2574 – 2577, 2580, 2582, 2590, 2594, 2611, 2619 – 2621, 2624, 2630, 2640 – 2641, 2646, 2650, 2663, 2666, 2680, 2705, 2710, 2720, 2731, 2790, 2794 – 2795, 2800, 2820, 2830, 2850, 2870 – 2871, 2880.	2267, 2278, 2286, 2292 – 2297, 2306 – 2308, 2312, 2328 – 2329, 2334, 2336, 2338, 2341, 2343, 2346 – 2347, 2352 – 2354, 2357 – 2358, 2365, 2371 – 2372, 2381 – 2382, 2388, 2402, 2404, 2409, 2420 – 2421, 2423, 2425, 2427, 2439, 2441, 2449, 2453, 2455, 2462, 2466, 2469, 2471 – 2473, 2479, 2488, 2538, 2545, 2549, 2551, 2578 – 2579, 2581, 2583, 2586 – 2587, 2618, 2622, 2627 – 2628, 2632, 2642 – 2644, 2647 – 2648, 2651 – 2653, 2655 – 2656, 2658, 2660, 2665, 2669, 2671 – 2672, 2675, 2681, 2700 – 2701, 2706 – 2707, 2711 – 2717, 2722, 2729 – 2730, 2732, 2738 – 2739, 2775, 2786 – 2787, 2798 – 2799, 2804, 2810, 2821, 2823 – 2825, 2827, 2829, 2831 – 2835, 2839 – 2840, 2843 – 2845, 2847 – 2849, 2852, 2866, 2869, 2877.
ACT	2600 – 2609, 2611 – 2612, 2614 – 2615, 2617, 2900, 2902 – 2906, 2911 – 2914.	2619 – 2620.	2618.
VIC	3000, 3002 – 3006, 3008, 3011 – 3013, 3015 – 3016, 3018 – 3034, 3036 – 3068, 3070 – 3076, 3078 – 3079, 3081 – 3085, 3087 – 3091, 3093 – 3097, 3099, 3101 – 3109, 3111, 3113 – 3116, 3121 – 3156, 3158 – 3163, 3165 – 3175, 3177 – 3202, 3204 – 3207, 3211, 3335 – 3338, 3429, 3750, 3752, 3754 – 3755, 3757, 3759, 3761, 3765 – 3767, 3770, 3775, 3777, 3781 – 3783, 3785 – 3789, 3791 – 3793, 3795 – 3796, 3802 – 3810, 3910 – 3913, 3915 – 3916, 3918 – 3920, 3926 – 3931, 3933 – 3934, 3936 – 3944, 3975 – 3978.	3212, 3214 – 3220, 3222 – 3224, 3226, 3228, 3250, 3280, 3300, 3305, 3331, 3340, 3350 – 3352, 3355 – 3356, 3358, 3377, 3380, 3400, 3434, 3437, 3442, 3444, 3450 – 3451, 3465, 3496, 3498, 3500, 3550 – 3551, 3555 – 3556, 3564, 3579, 3585, 3616, 3620, 3629 – 3631, 3636, 3644, 3658, 3660, 3672, 3677 – 3678, 3690 – 3691, 3722, 3730, 3756, 3764, 3799, 3812, 3818, 3820, 3824 – 3825, 3840, 3844, 3850 – 3851, 3860, 3875, 3909, 3922, 3953, 3984, 3995 – 3996.	3213, 3225, 3227, 3230 – 3233, 3240 – 3241, 3249, 3260, 3264 – 3266, 3268, 3272, 3277, 3281 – 3285, 3301, 3304, 3311 – 3312, 3315, 3318, 3321, 3332, 3341 – 3342, 3345, 3357, 3363 – 3364, 3370, 3373, 3381, 3401, 3414, 3418, 3431, 3435, 3438, 3440 – 3441, 3446, 3453, 3458, 3460 – 3464, 3467, 3472, 3478, 3490, 3501, 3505, 3517 – 3518, 3328, 3393, 3427, 3480, 3515, 3549, 3608, 3634, 3664, 3675, 3758, 3842, 3862, 3885, 3925, 3523, 3525, 3561, 3568, 3610, 3612, 3638, 3641, 3666, 3669, 3683, 3685, 3687 – 3701, 3707, 3713 – 3714, 3717, 3723, 3737, 3740 – 3741, 3747, 3749, 3753, 3763, 3797, 3814 – 3816, 3821, 3823, 3831, 3847, 3854, 3858, 3869 – 3871, 3878, 3880, 3882, 3888, 3892, 3904, 3950 – 3951, 3956, 3959 – 3960, 3971, 3980 – 3981, 3987.
QLD	4000, 4005 – 4014, 4017 – 4022, 4030 – 4032, 4034 – 4037, 4051 – 4055, 4059 – 4061, 4064 – 4070, 4072 – 4078, 4101 – 4125, 4127 – 4133, 4151 – 4161, 4163 – 4165, 4169 – 4174, 4178 – 4179, 4205, 4300 – 4305, 4500 – 4512, 4514, 4516, 4520 – 4521.	4184, 4207 – 4221, 4223 – 4228, 4280, 4285, 4306, 4310 – 4311, 4340 – 4341, 4343, 4350, 4352, 4356, 4370, 4380, 4390, 4401, 4405, 4413, 4455, 4471, 4518 – 4519, 4551 – 4553, 4555 – 4567, 4570, 4573, 4575, 4610, 4615, 4650, 4655, 4660, 4670 – 4671, 4680, 4700 – 4703, 4715, 4720, 4737, 4740 – 4741, 4744, 4750, 4800, 4802, 4805, 4807, 4810 – 4818, 4820, 4825, 4850, 4854, 4857, 4860, 4865, 4868 – 4871, 4873 – 4875, 4877 – 4879, 4881, 4883, 4892.	4183, 4270 – 4272, 4275, 4307, 4309, 4312 – 4313, 4342, 4344, 4347, 4354 – 4355, 4357 – 4359, 4361 – 4362, 4373, 4385, 4387, 4400, 4406, 4410, 4415, 4420 – 4421, 4465, 4470, 4472, 4487, 4490, 4515, 4550, 4554, 4568 – 4569, 4572, 4574, 4580 – 4581, 4601, 4605 – 4606, 4614, 4621, 4625 – 4626, 4630, 4659, 4674, 4677, 4695, 4709 – 4711, 4714, 4717 – 4719, 4721 – 4723, 4725, 4730, 4738, 4742, 4745 – 4746, 4751, 4753 – 4754, 4799, 4803 – 4804, 4806, 4808 – 4809, 4819, 4821, 4824, 4830, 4849, 4852, 4858, 4861, 4872, 4876, 4881 – 4882, 4884 – 4885, 4887 – 4888, 4890, 4895.
SA	5000, 5006 – 5025, 5031 – 5035, 5037 – 5052, 5061 – 5070, 5072 – 5076, 5081 – 5098, 5106 – 5117, 5120 – 5121, 5125 – 5127, 5134, 5136 – 5138, 5140 – 5142, 5144, 5150 – 5152, 5154 – 5156, 5158 – 5174.	5118, 5153, 5211, 5214, 5251 – 5253, 5255, 5271, 5280, 5290 – 5291, 5333, 5341, 5351 – 5352, 5355, 5501, 5540, 5554, 5600, 5606, 5608, 5700.	5157, 5172, 5201, 5203 – 5204, 5210, 5212 – 5213, 5223, 5231, 5233 – 5235, 5238, 5241 – 5242, 5244 – 5245, 5250, 5254, 5256, 5259 – 5260, 5264, 5267 – 5268, 5275 – 5277, 5322, 5330, 5340, 5342 – 5343, 5345, 5353, 5360, 5371 – 5374, 5412, 5417, 5422, 5433, 5453, 5461, 5491, 5502, 5522 – 5523, 5556, 5558, 5571, 5573, 5575 – 5576, 5602, 5605, 5607, 5609, 5631, 5640 – 5641, 5680, 5690, 5710, 5723, 5725.
WA	6000, 6003 – 6012, 6014 – 6038, 6050 – 6074, 6076 – 6079, 6081 – 6082, 6090, 6100 – 6112, 6121 – 6126, 6147 – 6176, 6182.	6084, 6180, 6208, 6210 – 6211, 6225, 6230, 6232 – 6233, 6258, 6280 – 6281, 6285, 6330, 6333, 6401, 6430, 6432, 6450, 6530, 6532, 6701, 6714, 6722, 6725 – 6726, 6728, 6743, 6753.	6041, 6044, 6083, 6207, 6209, 6215, 6220, 6224, 6236 – 6237, 6239, 6244, 6255, 6260, 6271, 6275, 6282, 6284, 6290, 6302, 6304, 6306, 6308, 6312, 6315, 6317, 6324, 6375, 6390 – 6391, 6395, 6407, 6410, 6415, 6431, 6440, 6442, 6502 – 6503, 6510, 6516, 6525, 6535 – 6536, 6556, 6558, 6560, 6562, 6566, 6603, 6642, 6707, 6710, 6712 – 6713, 6718, 6720 – 6721, 6740, 6751, 6754, 6758, 6765, 6770.
TAS	7000, 7004 – 7005, 7007 – 7012, 7015 – 7019, 7021, 7025, 7050, 7052 – 7055, 7170 – 7173.	7030, 7109, 7140, 7248 – 7250, 7277, 7304, 7307, 7310, 7315 – 7316, 7320, 7325, 7330.	7020, 7112 – 7113, 7116, 7120, 7150, 7190, 7210, 7212, 7215 – 7216, 7252 – 7253, 7256, 7260, 7262, 7268, 7270, 7275, 7290, 7300 – 7303, 7305 – 7306, 7321 – 7322, 7467.

Please note that for regional or unclassified postcode property, minimum town size population is 5000 or within 25km radius of major regional town with population of 25,000

ZANK FULL PRODUCT POSTCODE

STATE	METRO (CATEGORY 1)	NON-METRO (CATEGORY 2)	REGIONAL (CATEGORY 3)
NT	0800, 0810, 0812, 0820, 0828 – 0830, 0832, 0834 – 0836.	0822, 0850, 0852, 0870, 0872, 0880.	0860, 0873, 0875, 0886.



HIGH DENSITY

NSW	2000, 2017, 2018, 2020, 2077, 2113, 2121, 2127, 2141, 2142, 2144, 2145, 2150, 2155, 2160, 2170, 2241, 2250, 2750.
VIC	3000, 3003, 3004, 3006, 3008, 3011, 3066, 3122, 3123, 3128, 3141, 3145, 3169.
QLD	4000, 4001, 4002 4003, 4004, 4006, 4101, 4209, 4215, 4217, 4218
SA	5000.
WA	6000, 6001, 6002.
NT	0800.
TAS	7000.



INNER-CITY

NSW	2000 – 2005
VIC	3000 – 3010, 8000 – 8399
QLD	4000 – 4004, 9000 – 9299
SA	5000 – 5005
WA	6000 – 6004
TAS	7000 – 7003



HIGH RISK POSTCODES (MAX LVR 80%)

NSW	QLD	SA	WA	TAS
2834, 2835, 2880.	4006, 4184, 4207, 4209, 4301, 4413, 4415, 4455, 4503, 4509, 4581, 4615, 4671, 4680, 4702, 4709, 4717, 4718, 4720, 4721, 4723, 4742, 4743, 4744, 4745, 4746, 4801, 4803, 4804, 4805, 4820, 4825, 4874.	5221, 5601, 5722, 5723, 5725.	6225, 6254, 6390, 6429, 6430, 6432, 6438, 6440, 6442, 6443, 6620, 6642, 6707, 6710, 6713, 6714, 6716, 6718, 6720, 6721, 6722, 6728, 6743, 6751, 6753, 6754, 6758, 6760, 6762, 6770, 6799.	7253, 7467, 7469, 7470.

If security is located in a High Risk Postcode, an exception approval need to be considered.



UNCLASSIFIED

Considered on a case-by-case basis.

Please note that for regional or unclassified postcode property, minimum town size population is 5000 or within 25km radius of major regional town with population of 25,000

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