



INTRODUCER RATES CHART

EQUIPMENT FINANCE

Effective July 1, 2018

Operating Lease / Finance Lease / CHP / Chattel Mortgage (New Plant & Equipment)

INVOICE PRICE	\$75K to \$100K Plus	\$50K - \$75K	\$20K - \$50K	\$10K - \$20K	\$2K - \$10K
Lo Doc	-	8.25%	8.45%	9.15%	12.65%
Full Doc	5.65%	5.75%	5.85%	7.25%	9.95%

Vehicle Rates CHP / Finance Lease / Chattel Mortgage – Full Doc & Low Doc

	New Vehicles / Light Commercial	Used Vehicle / Light Commercial	Consumer
\$10,000 to \$19,999	6.45%	7.15%	8.55%
\$20,000 to \$34,999	5.85%	6.35%	6.95%
\$35,000 to \$59,999	5.45%	5.95%	6.75%
\$60,000 to \$99,999	5.00%	5.65%	By Negotiation
\$100,000 +	5.00%	5.65%	By Negotiation
Low Doc Trucks less than 10 tonne carrying capacity up to \$100,000	5.95%	6.55%	N/A
Trucks & Heavy Machinery up to \$400,000	5.95%	N/A	N/A

PROPERTY FINANCE

Commercial Property

	Rates from
Full Doc Variable	4.25%
Lease Doc Variable	5.15%
SMSF Variable	5.35%
Low Doc Business Finance LVRs from 65% to Max 80%	5.85%

- Rates are based on monthly in advance payments with direct debit
- Chattel Mortgage Rates & Fees will be advised per transaction after approval
- Boston Capital charges a fee of \$495, payable at settlement
- Rates shown are subject to credit approval and should be used as a guide only. Rates may change after assessment
- Rates shown are base rates and do not include brokerage
- Add 1.50% for private sales (vehicles only)
- Vehicle Private Sales are not funded by Boston Capital Finance Products
- Chattel Mortgage products may be underwritten by a wholesale fund or other major lenders
- Used vehicles refers to vehicles over 2 years old
- Low doc trucks must be less than 4 years old at time of purchase
- Rates and fees may be different if funding is arranged via another funder
- Consumer Car Loans funded by Boston Capital product are coded loans. 7 year terms considered for Cars and Leisure Items (Motorbikes, Boats, Caravans)
- Commercial Property rates refer to Boston Capital product. Finance sourced by other lenders will incur rates as offered by that lender
- All brokerage above 3% requires a rate increase of 0.75%

For further information please contact Boston Capital on 02 9231 2311