

Private Lending

Thinktank.

Product Information

Residential, commercial property, or vacant land secured lending. Individuals, company, partnerships or trusts.

Up To 75% LVR

Up to 3 Years IO or 1 Year Streamlined

Mid Doc, Quick Doc & Streamlined

Up to \$7.5M

Resi, Commercial or Vacant Land

No Ongoing Monthly Fees

Purpose

Loan Type	Private Loan	Residual Stock Loan
Purpose	Residential or commercial property secured lending for various purposes including, commercial or residential property acquisition, refinance or equity release for non-personal use, working capital or business expansion	Residential or commercial property secured lending for residual stock financing for property developers
Security	Flexible security requirements, standard residential, commercial, specialised securities, vacant land, high-rise and inner-city apartments acceptable, contact our team for more details	<ul style="list-style-type: none"> - For developments over 5 units, no more than 50% retained - Max 10 units per complex owned by borrower / related parties - Total complex size less than 100 units - In one line valuation for more than 4 properties
Broker Commission	Upfront: 0.60% + GST with flexibility up to 2.0% to be included in the Establishment Fee (e.g. Lender Estab Fee 0.65% + broker up front 2.0% = 2.65%) No trail commission for private loans and residual stock loans	
Loan Size	Up to \$7.5M based on location and LVR	

Fees*^

Establishment Fee	1.25% + GST (0.65% Thinktank & 0.60% broker upfront) + GST
Valuation Fee	Variable at cost payable upon invoice
Settlement Fee	\$495 (GST free) payable at settlement
Discharge Fee	\$1,000 (GST free)
Legal Fee	Variable at cost
Loan Increase Fee	Same as Establishment Fee, Min \$1,100 inc GST
Early Repayment	Nil

Interest & Term

Interest	Calculated daily, charged monthly by direct debit for Interest Only loans
Term	Up to 3 years interest only with principal paid at maturity Up to 1 year Interest Prepaid or Interest Capitalised (no income verification required, no minimum ICR applicable for this option)
Offset/Redraw Facility	Make additional payments to reduce interest for Interest Only loans

Mid Doc

Maximum LVR	75%
Serviceability	1.25:1 Interest Cover Ratio (ICR) at actual rate for Interest Only/serviced loan
Income Verification	Exit strategy and self-certified income supported by one of the following five options: 1. Accountant's letter 2. Last 2x BAS statements 3. Last 6 months trading bank accounts 4. 1 year tax return + NOA 5. 1 year financial statement

Quick Doc

Maximum LVR	70%
Serviceability	0.5:1 ICR if LVR ≤ 50%, otherwise 1.25:1 ICR at actual rate for Interest Only/serviced loan
Income Verification	Self-certified income and exit strategy required for Interest Only/serviced loan

Streamlined (Interest Prepaid or Interest Capitalised – Up to 1 Year)

Maximum LVR	70% (inclusive of prepaid interest stressed at 2%)
Serviceability	No debt servicing, no minimum ICR
Income Verification	Exit strategy

* GST to be added to all fees and commission amounts except where otherwise stated. | ^ The Establishment Fee and all borrowing costs including but not limited to the lender's Settlement Fee, valuation, professional legal fees, title insurance fee and disbursements are to be met by the borrower.

Private Lending



Private Lending Interest Rates

Effective 27 March 2026

Up To \$7.5M

Use our [online postcode calculator](#) to check LVRs and loan sizes.

Mid Doc & Quick Doc & Streamlined

Resi, Commercial or Vacant Land

Private Loan Residential*

LVR	50%	55%	60%	65%**	70%***	75%****
Mid Doc residential securities # Marked rates available on vacant land in metro areas up to \$2.5M loan amount with 60% LVR						
\$100K - ≤ \$2.5M	8.49%#	8.69%#	8.69%#	8.99%	9.24%	9.54%
\$2.5M - ≤ \$5M	8.49%	8.69%	8.69%	8.99%	9.24%	-
available for securities located in Sydney / Melbourne / Brisbane						
\$5M - ≤ \$7.5M	8.49%	8.69%	8.69%	8.99%	9.24%	-
available for securities in areas with populations > 10,000						
\$100K - ≤ \$2M	8.99%	9.19%	9.19%	-	-	-
Quick Doc residential securities in metro areas ^ marked rates available on securities in areas outside of metro with populations > 50,000 # Marked rates available on vacant land in metro areas up to \$2.5M loan amount with 60% LVR						
\$100K - ≤ \$5M	8.74%^#	8.94%^#	8.94%^#	9.24%	9.49%	-
available for securities located in Sydney / Melbourne / Brisbane						
\$5M - ≤ \$7.5M	8.74%	8.94%	8.94%	9.24%	9.49%	-
Interest Prepaid/Capitalised residential securities in metro areas ^ marked rates available on securities in areas outside of metro with populations > 50,000 # Marked rates available on vacant land in metro areas up to \$2.5M loan amount with 60% LVR						
\$100K - ≤ \$5M	8.74%^#	8.94%^#	8.94%^#	9.24%	9.49%	-
available for securities located in Sydney / Melbourne / Brisbane						
\$5M - ≤ \$7.5M	8.74%	8.94%	8.94%	9.24%	9.49%	-

Private Loan Commercial*

LVR	50%	55%	60%	65%**	70%***	75%****
Mid Doc commercial securities # Marked rates available on vacant land in metro areas up to \$2.5M loan amount with 60% LVR						
\$100K - ≤ \$2.5M	8.99%#	9.19%#	9.19%#	9.49%	9.74%	10.04%
\$2.5M - ≤ \$5M	8.99%	9.19%	9.19%	9.49%	9.74%	-
available for securities located in Sydney / Melbourne / Brisbane						
\$5M - ≤ \$7.5M	8.99%****	9.19%****	9.19%****	9.49%****	9.74%****	-
available for securities in areas with populations > 10,000						
\$100K - ≤ \$2M	9.69%	9.69%	9.94%	-	-	-
Quick Doc commercial securities in metro areas ^^ marked rates available on securities in areas outside of metro with populations > 50,000 # Marked rates available on vacant land in metro areas up to \$2.5M loan amount with 60% LVR						
\$100K - ≤ \$5M	9.24%^#	9.44%^#	9.44%^#	9.74%	-	-
available for securities located in Sydney / Melbourne / Brisbane						
\$5M - ≤ \$7.5M	9.24%	9.44%	9.44%	9.74%	-	-
Interest Prepaid/Capitalised commercial securities in metro areas ^^ marked rates available on securities in areas outside of metro with populations > 50,000 # Marked rates available on vacant land in metro areas up to \$2.5M loan amount with 60% LVR						
\$100K - ≤ \$5M	9.24%^#	9.44%^#	9.44%^#	9.74%	-	-
available for securities located in Sydney / Melbourne / Brisbane						
\$5M - ≤ \$7.5M	9.24%	9.44%	9.44%	9.74%	-	-

* Business Loan Reference Rate 6.74%

** max LVR for securities located in areas with populations >50,000 outside metro or Sydney / Melbourne / Brisbane

*** max LVR for securities located in metro areas outside of Sydney / Melbourne / Brisbane

**** for securities located in Sydney / Melbourne / Brisbane only

The above interest rates are indicative and subject to change without notice.

Private Lending



Residual Stock Interest Rates

Effective 27 March 2026

Up To \$7.5M

Use our [online postcode calculator](#) to check LVRs and loan sizes.

Mid Doc, Quick Doc & Streamlined

Resi, Commercial or Vacant Land

Residual Stock Loan Residential*

LVR	50%	55%	60%	65%**	70%***	75%****
Mid Doc residential securities						
\$100K - ≤ \$2.5M	8.34%	8.34%	8.34%	8.34%	8.34%	8.64%
\$2.5M - ≤ \$5M	8.34%	8.34%	8.34%	8.34%	8.34%	-
available for securities located in Sydney / Melbourne / Brisbane						
\$5M - ≤ \$7.5M	8.34%	8.34%	8.34%	8.34%	8.34%	-
available for securities in areas with populations > 10,000						
\$100K - ≤ \$2M	8.59%	8.59%	8.59%	-	-	-
Quick Doc residential securities in metro areas # marked rates available on securities in areas outside of metro with populations > 50,000						
\$100K - ≤ \$5M	8.59%#	8.59%#	8.59%#	8.59%	8.59%	-
available for securities located in Sydney / Melbourne / Brisbane						
\$5M - ≤ \$7.5M	8.59%	8.59%	8.59%	8.59%	8.59%	-
Interest Prepaid/capitalised residential securities in metro areas # marked rates available on securities in areas outside of metro with populations > 50,000						
\$100K - ≤ \$5M	8.59%#	8.59%#	8.59%#	8.59%	8.59%	-
available for securities located in Sydney / Melbourne / Brisbane						
\$5M - ≤ \$7.5M	8.59%	8.59%	8.59%	8.59%	8.59%	-
+0.40% for >3 properties retained as security						

Residual Stock Loan Commercial*

LVR	50%	55%	60%	65%**	70%***	75%****
Mid Doc commercial securities						
\$100K - ≤ \$2.5M	8.59%	8.59%	8.59%	8.59%	8.59%	8.89%
\$2.5M - ≤ \$5M	8.59%	8.59%	8.59%	8.59%	8.59%	-
available for securities located in Sydney / Melbourne / Brisbane						
\$5M - ≤ \$7.5M	8.59%	8.59%	8.59%	8.59%	8.59%	-
available for securities in areas with populations > 10,000						
\$100K - ≤ \$2M	8.79%	8.79%	8.79%	-	-	-
Quick Doc commercial securities in metro areas ## marked rates available on securities in areas outside of metro with populations > 50,000						
\$100K - ≤ \$5M	8.84%##	8.84%##	8.84%##	8.84%	-	-
available for securities located in Sydney / Melbourne / Brisbane						
\$5M - ≤ \$7.5M	8.84%	8.84%	8.84%	8.84%	-	-
Interest Prepaid/Capitalised commercial securities in metro areas ## marked rates available on securities in areas outside of metro with populations > 50,000						
\$100K - ≤ \$5M	8.84%##	8.84%##	8.84%##	8.84%	-	-
available for securities located in Sydney / Melbourne / Brisbane						
\$5M - ≤ \$7.5M	8.84%	8.84%	8.84%	8.84%	-	-
+0.40% for > 3 properties retained as security						

* Business Loan Reference Rate 6.74%

** max LVR for securities located in areas with populations >50,000 outside metro or Sydney / Melbourne / Brisbane

*** max LVR for securities located in metro areas outside of Sydney / Melbourne / Brisbane

**** for securities located in Sydney / Melbourne / Brisbane only

The above interest rates are indicative and subject to change without notice