Niches..

Thinktank..



Contact our team

Product info, rates & offers

Commercial Lending

Full Doc, Mid Doc, Quick Doc, or Lease Doc | Up to 80% LVR
Up to $10M | Up to 30 years P&I or 5 years IO

- Property types: office, retail, industrial, multi-residential, boarding houses, specialised securities, or vacant land
- No WAULT/WALE requirements
- No annual reviews or revaluations
- GST funding available for loans above standard LVRs
- Newly self-employed eligible (ABNs 3+ months)
- Flexible cash out options up to 80% LVR
- Lease Doc: Available for properties with a 2-year arm's length lease term (max 25-year term)
- Line of Credit: 5-year term, no annual reviews

SMSF Lending

Full Doc or Mid Doc | Up to 80% LVR | Up to $10M commercial or $5M residential (refinance) | Up to 30 years P&I or 5 years IO

- Security options: Residential or commercial
- No liquidity requirements
- No net asset requirements (except Commercial Max SMSF)
- GST funding available above standard LVRs
- Projected concessional and non-concessional contributions considered
- Innovative structures: Tenants in Common for business real property, in-specie transfers for business real property, and unit trusts with SMSF unit holders

Residential Lending

Full Doc or Mid Doc | Up to 80% LVR | Up to $5M greater metro or $3M subject to location | Up to 30 years P&I or 5 years IO

- Property types: Residential or vacant land
- Residential bridging loans available
- Rates based on security type, not loan purpose
- Newly self-employed eligible (ABNs 3+ months)
- No DTI cap, notional rent, or rental cap
- Combined paid defaults <$1,000
- Available to individuals, companies, trusts, or partnerships
- Flexible cash-out for any purpose (excluding personal use)

Private Lending

Mid Doc, Quick Doc, or Streamlined | Up to 70% LVR | Up to $7.5M | Up to 3 years IO

- Security options: Residential, commercial, or vacant land
- Private Streamlined available: interest prepaid/capitalised
- Suitable for business or property investment, business equipment purchase, working capital, line of credit, refinance and debt consolidation, or property developer residual stock financing
- Available to individuals, companies, trusts, or partnerships
- Flexible cash-out for any purpose (excluding personal use)