

EquityCap

Product Guide
Effective July 2024

We are an established Australian Lender and Mortgage Manager for several high net worth's and family offices. Loans we provide are from their own balance sheets. Property owners and buyers across Australia requiring private finance will receive loan certainty, speed, confidentiality, flexibility and decisions on the spot

All types of secured business finance is available and includes:
Fast Caveat's | Bridging | Equity Release | 2nd mortgages | 1st mortgages
No Construction | No unsecured debt | No Agricultural assets
No Code!

	RESIDENTIAL	RURAL / RESIDENTIAL	VACANT LAND	COMMERCIAL INDUSTRIAL	DEVELOPMENT SITE	SECOND MORTGAGE	FAST MINI CAVEAT LOAN
LOAN SIZE	Up to \$10m	Up to \$5m	Up to \$5m	Up to \$10m	Up to \$5m	Up to \$5m (behind APRA lender only)	Max \$30K
LVR	Up to 75%	Up to 75%	Up to 70%	Up to 75%	Up to 70% net of GST	Up to 75%	Up to 85%
RATES	From 10.25% pa	From 10.75% pa	From 10.75% pa	From 10.75% pa	From 12% pa	From 18-24% pa	2.5% pm
TERM + ROLLOVER	From 3-18 months	From 3-18 months	From 3-18 months	From 3-18 months	From 3 months	From 3-18 months	Min 2 months +
LOAN TYPE	Unregulated	Unregulated	Unregulated	Unregulated	Unregulated	Unregulated	Unregulated
LOAN PURPOSE	Business Purposes	Business Purposes	Business Purposes	Business Purposes	Business Purposes	Business Purposes	Business Purposes
INTEREST	Prepaid & Monthly	Prepaid & Monthly	Prepaid & Monthly	Prepaid & Monthly	Prepaid & Monthly	Prepaid & Monthly	Prepaid first 8 weeks then weekly
ESTABLISHMENT & OTHER FEE'S	From 1.5% plus GST (min \$10,000)	From 1.5% plus GST (min \$10,000)	From 1.5% plus GST (min \$10,000)	2% plus GST (min \$10,000)	2% plus GST (min \$10,000)	2% plus GST (min \$10,000)	\$4,400 EquityCap, \$1,100 Lender, \$1,980 Legals
INFORMATION & CONDITIONS	Usual information and conditions apply. Purpose and exit clearly defined	Usual information and conditions apply. Purpose and exit clearly defined	Usual information and conditions apply. Purpose and exit clearly defined	Usual information and conditions apply. Purpose and exit clearly defined	Usual information and conditions apply. Purpose and exit clearly defined	Usual information and conditions apply. Purpose and exit clearly defined	Usual information and conditions apply. Purpose and exit clearly defined
LOCATIONS	All States and Territories (Capital Cities & Major Regionals)	All States and Territories (Capital Cities & Major Regionals)	All States and Territories (Capital Cities & Major Regionals)	All States and Territories (Capital Cities & Major Regionals)	All States and Territories (Capital Cities & Major Regionals)	All States and Territories (Capital Cities & Major Regionals)	All States and Territories (Capital Cities & Major Regionals)
HIGHLIGHTS	Blended 1st & 2nd's available to maximise LVR	Blended 1st & 2nd's available to maximise LVR	Blended 1st & 2nd's available to maximise LVR	Blended 1st & 2nd's available to maximise LVR		Blended 1st & 2nd's available to maximise LVR	Desktop valuations, No legals, No Accountant letter, Fast settlements

ACCEPTABLE PURPOSES:

- ▶ Payment of business debts
- ▶ Payment of Business taxation
- ▶ Working capital requirements
- ▶ Business cashflow
- ▶ Purchase property
- ▶ Purchase vacant land
- ▶ Property in recission
- ▶ Refinance & consolidation
- ▶ An advance on a refinance
- ▶ Business opportunities
- ▶ Incomplete renovations
- ▶ Residential develop land (with or without DA)
- ▶ Unlimited cash out on avail equity

Our loans available only to:
Company Directors & Corporate Trustees of Family Trusts

equitycap.com.au
loans@equitycap.com.au
Tel: 02 8357 7088

equitycap.com.au/loan-application/
 Broker/referrer dedicated business
 Lender and Mortgage Manager