Flexible Short-Term Lending for Business Purpose Loans

PrivateQ

For Broker Use Only

Direct Access	Fast Decisions	Credit Certainty

When the deal is outside the box — send it to PrivateQ

PrivateQ is a reliable short-term mortgage solution designed for brokers who need fast answers, direct access to decision makers and customer solutions.

Why PrivateQ?

- Non-code mortgage lending
- All legitimate loan purposes accepted (ex. construction)
- Direct access to in-house decision makers
- Quick-to-Yes credit philosophy
- Flexible income verification (including cashflow projections)
- All non-specialised property considered (incl. rural and vacant land)
- Credit events considered
- ATO debt consolidation accepted
- No postcode limitations

Broker Experience

Call. Email. Lodge Online. You Choose.

Our team will be there to assist, workshop solutions, provide transparent pricing and deliver predictable timelines.

Standard commission applies to all products, with the ability to increase up to a maximum of 1.00%.

Scenario Enquiry

Same Day

Indicative Offer

24 Hours

Formal Approval

48 Hours Post Documents

Loan Documents

48 Hours Post Approval

Settlement & Funding

48 Hours Post Certification

Let's Workshop Your Scenario Today

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CATHERINE WILLOUGHBY 0423 147 838
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Product Overview

Applicant Profile	Australian Resident Only PAYG or Self-Employed Individuals, Partnerships, Companies, Trusts Accepted
Loan Amount	Minimum $150,000 Maximum $3,000,000*
Loan Term	Minimum 6 months Maximum 2 years with rollover options
Loan Purpose	Business Purpose Only
Interest Rate	Rates from 9.95% pa
Repayment	Interest only or Prepaid (Interest Capitalised)
Security type & Maximum LVR	Commercial: 70% Residential: 70% Industrial: 70% Rural: 55% Vacant Land: 70% (Residential), 65% (Commercial)
Security Location	Capital Cities, Regional Centres & Rural Areas
Income Evidence	6-month Bank Statements, plus any of the following: • 12 months BAS • Financial Reports • Accountants Letter • Current ATO tax portals • Tax Returns • Payslips • Letter of Employment etc
Exit Strategy	Acceptable exit strategy required for all loans

Fees and Charges

Origination Fees & Charges

Commitment Fee	From $440 payable on acceptance of Indicative Offer
Establishment & Risk Fee	From 1.50% of the Loan Amount
Valuation Fee	At cost payable upfront
Legal Fee	At cost

Post Settlement Fees

Ongoing/ Monthly Fee	NIL
Loan Review/ Variation Fee	From 0.66% of Loan Amount
Discharge Fee	$880 plus disbursements
Early Repayment Fee (Repaid within 6 months)	6 months interest less interest paid to date

*larger loan sizes up to $5m considered on a case-by-case basis, subject to security. Pricing on application.

Disclaimer: This document does not consider your personal and financial situation and is not an offer of finance. The delivery of this document to any person also does not constitute an offer of finance that can be relied on. Any financing that may be provided by us to you will only be considered after we have received the required information from you and have conducted our own checks and assessments. We reserve the right to refuse to provide any financing to any person for whatever reason in our absolute discretion.

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