

Non-Code Bridging Loans



PrivateQ is a specialist lending solution for the Money Quest Group for quick and flexible real estate secured business lending.

	Residential	Commercial & Industrial	Rural	Vacant Land
Rates Starting From	9.95% pa	9.95% pa	11.95% pa	10.95% pa
Maximum LVR	70%	70%	55%	70% Residential 65% Commercial
Commitment Fees	From \$440	From \$440	From \$440	From \$440
Establishment Fees ¹	From 1.50%	From 1.50%	From 2.20%	From 2.20%
Ranking	1st registered mortgage over property			
Repayment type	Interest only, paid monthly <u>or</u> Prepaid over loan term			
Exit Strategy	Acceptable exit strategy required for all loans			
Loan Size ²	\$150,000 to \$3,000,000			
Credit Events	Credit events and mortgage arrears considered			
Loan Purpose	Any business purpose including but not limited to purchases, refinances or capital raising – no construction loans			
Acceptable Applicants	Individuals, Partnerships, Companies, Trusts			
Serviceability	Any combination of Financial Reports, BAS, ATO Tax Portals, Accountants Letter, Bank Statements, Tax Returns, BAS, Payslips, Letter of Employment			
Term	6 months to 2 years			

1.

Includes standard commission structure is 0.50% (plus GST). Commission options up to 1.0% (plus GST) subject to increase in Establishment Fee.

2.

Higher loan amounts up to \$5,000,000 considered on case-by-case basis. Pricing on application.