1H | 2025

BROKER LENDING GUIDE

1H 2025

MSQUARED CAPITAL

Msquared Capital Funds Management Pty Ltd

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BROKER LENDING GUIDE

PRODUCT GUIDE

	FIRST MORTGAGE	SECOND MORTGAGE
INTEREST RATE	From 8.49% p.a. (subject to LVR)	From 14.00% p.a. (subject to LVR)
PURPOSE	Any commercial purpose: • Acquisition • Refinance • Equity release (unlimited cash out) • Working capital • Tax debt • Bridging • Residual stock	Any commercial purpose: • Acquisition • Refinance • Equity release (unlimited cash out) • Working capital • Tax debt • Bridging • Residual stock
SECURITY TYPE	Residential, commercial, industrial, specialised commercial, other	Residential, commercial, industrial, specialised commercial, other
UNACCEPTABLE SECURITY	Construction, DA approved development sites, raw development sites and rural	Construction, DA approved development sites, raw development sites and rural
SECURITY LOCATION	Metro eastern seaboard	Metro eastern seaboard
LOAN AMOUNT	$500k-$50m	$500k-$10m
MAXIMUM LVR	75.00%	75.00%
LOAN TERM	Up to 24 months	Up to 24 months
APPLICATION FEE	From 1.25% + GST + broker fee	From 2.00% + GST + broker fee
INCOME VERIFICATION	Interest capitalised for full term of loan OR accountant's affordability declaration	Interest capitalised for full term of loan OR accountant's affordability declaration
INTEREST PAYMENT	Capitalised or monthly	Capitalised or monthly
TURNAROUND TIME	• Letter of Offer issued within 24-48 hours • Ability to settle in 5 business days from signed Letter of Offer	• Letter of Offer issued within 24-48 hours • Ability to settle in 5 business days from signed Letter of Offer
OTHER	• No monthly fees • No ongoing management fees • Only company borrowers	• No monthly fees • No ongoing management fees • Only company borrowers

LENDING
CASE STUDIES



HAMILTON, QLD

LUXURY RESIDENTIAL **REFINANCE**

KEY METRICS

- $6,818,000
- 75.00% LVR
- Refinance & equity release



CARINGBAH, NSW

INDUSTRIAL **URGENT BRIDGING**

KEY METRICS

- $1,365,000
- 62.05% LVR
- Urgent settlement



VAUCLUSE, NSW

LUXURY RESIDENTIAL **2ND MORTGAGE**

KEY METRICS

- $2,820,000
- 62.89% LVR
- Working capital



TENNYSON POINT, NSW

RESIDUAL STOCK **REFINANCE**

KEY METRICS

- $5,590,000
- 72.50% LVR
- Residual stock refinance



MOSMAN, NSW

LUXURY RESIDENTIAL **EQUITY RELEASE**

KEY METRICS

- $13,875,000
- 75.00% LVR
- Working capital



BOX HILL, NSW

RESIDUAL STOCK **REFINANCE**

KEY METRICS

- $3,294,804
- 68.00% LVR
- Equity release



This document is issued by Msquared Capital Funds Management Pty Ltd ACN 644 643 274 and Msquared Capital Retail Funds Management Pty Ltd ACN 679 611 146 (collectively, Fund Managers).

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For more information on credit criteria including suitable securities, terms and conditions, and LVRs please contact us directly.