

What is a "Short Term Loan"



A *Caveat 2nd Mortgage Loan* is a business loan which sits behind the current 1st Mortgage with your bank. Our *Caveat 2nd Mortgages* are perfect if you need access to extra funds by tomorrow.

We can settle within 24 hours and interest is capitalised for the full term of the loan. No monthly repayments required.

At the end of the loan term, you can pay the *caveat 2nd mortgage loan* out OR you can extend the loan with no additional fees. You simply continue to pay the interest each month.

Lending Value Ratios

Residential
75%



Commercial
70%



Vacant Land
70%



Our Product:

Loan Term: 1 to 6 Months (With free extension options)

Interest payments: No Monthly Payments Required

Interest Rate: From 1.95% pm (Subject to LVR)

In the event of an early repayment we will rebate any unused interest (full month) ie: 30 days for example, if a 6 month loan is repaid in the third month, then three month's interest would be rebated.

Settlement Time Frame: 24 Hours

Are Valuations Required? No, Not with us

Are Tax Returns Required? No, Not with us

Credit History: Poor credit score is fine with us

Arrears and Tax Debts: Both are fine with us

Our Company

We are Australia and New Zealand's largest short term business lender and the trusted funder of choice for short term business loans.
National Head Office: Level 2, 321 Hurstmere Rd, Takapuna, 0622