



VESTYN
CAPITAL

LENDING PRODUCT GUIDE

SEPT 2025



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www.vestyncapital.com.au



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Commercial Lending Products Overview

- Australia Wide



Signature

- Flagship solution for Biz growth
 - Up to 75% LVR
 - Up to 3 years



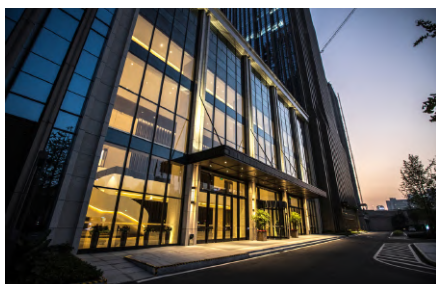
SelfCert Doc

- Self Income declaration only
 - Maximum loan size \$7M
 - Up to 70% LVR



Simple Refi

- Streamlined refinancing solution
 - 3-month loan statement
 - Up to 75% LVR



Lease Doc

- Built for commercial property
- Lease income-based servicing
 - Up to 70% LVR



Short term loan

- Fast bridging finance
- No income verification
 - Up to 65% LVR



Bizmega

- Large-scale funding solution
- Loans from \$500K to \$20M
 - Up to 70% LVR



Fastseco

- Second mortgage solution
 - Up to 75% LVR
 - Up to 12 months

✗ **NO LINE FEES**

✗ **NO EARLY EXIT FEES**

* Terms and Conditions Apply

Signature

Max. LVR:

Residential - 75%
Commercial - 70%
Vacant land - 60%

Alt Doc

Accountant letter
or 3 mth Biz bank
statements + 3mth BAS

\$500K - \$7M

Rate from 8.49% p.a.

**Flexible,
straightforward, and
property-backed.**

**Streamlined to fuel
your business growth
and unlock potential.**

- Australia Wide
- First mortgage (non-coded)
- Monthly repayment
- Establishment fee: from 1.1%
- Up to 3 years
- Interest only
- No roll over fee
- No line fee
- No early exit fee, repay loan with 30 days' notice

SelfCert Doc

Max. LVR:

Residential - 70%
Commercial - 65%
Vacant land - 55%

Self-declared income verification

Minimal paperwork, quick
funding access to funding

\$500K - \$7M

Rate from 8.49% p.a.

**Fast access to funding
with minimal income
verification.**

**An efficient solution
that empowers you to
move fast and focus
on growth.**

- Australia Wide
- First mortgage (non-coded)
- Monthly repayment
- Establishment fee: from 1.1%
- Up to 3 years
- Interest only
- No roll over fee
- No line fee
- No early exit fee, repay loan with 30 days' notice

Simple Refi



Max. LVR:

Residential - 75%
Commercial - 65%

3 mth loan statements

Accepted as income
verification

\$500K - \$3.5M

Rate from 8.49% p.a.

**Simplify refinance.
The **effortless**
refinance solution.**

**Just 3 Months' Loan
statement to secure
an approval, wasting
no time.**

- Australia Wide
- First mortgage (non-coded)
- Monthly repayment
- Establishment fee: from 1.1%
- Up to 3 years
- Interest only
- No roll over fee
- No line fee
- No early exit fee, repay loan with 30 days' notice

Lease Doc

Max. LVR: 70%

Commercial property

**Lease income for
servicing**

\$500K - \$7M

Rate from 8.99% p.a.

Leverage **lease income
for hassle-free
financing.**

**Tailored for
commercial property
with **clear-cut terms**
and **no hidden fees**.**

- Australia Wide
- First mortgage (non-coded)
- Monthly repayment
- Establishment fee: from 1.1%
- Up to 3 years
- Interest only
- No roll over fee
- No line fee
- No early exit fee, repay loan with 30 days' notice



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Short-Term Loan

Max. LVR:

Residential - 70%
Commercial - 65%
Vacant land - 55%

No income verification

\$500K - \$5M

Rate from 8.79% p.a.

**No income documentation,
no delays.**

**Just fast approvals to bridge
the gap and keep you
moving forward with
confidence.**

- Australia Wide
- First mortgage (non-coded)
- Monthly repayment
- Establishment fee: from 1.65%
- Up to 18 months
- Interest only
- No roll over fee
- No line fee
- No early exit fee, repay loan with 30 days' notice

BizMega

Max. LVR:

Residential - 70%
Commercial - 65%

No doc and Alt doc options

\$500K - \$20M
Rate from 9.55% p.a.

Think big, build bigger.

With loan amounts from
\$500K to \$20M, BizMega is
the ultimate solution for
ambitious business plans.

- Metro only
- First mortgage (non-coded)
- Capitalised or monthly repayment
- Establishment fee: from 1.65%
- Up to 3 years
- Interest only
- No roll over fee
- No line fee
- No early exit fee, repay loan with 30 days' notice

FastSeco

Residential Only

Up to 75% LVR

No doc and Alt doc options

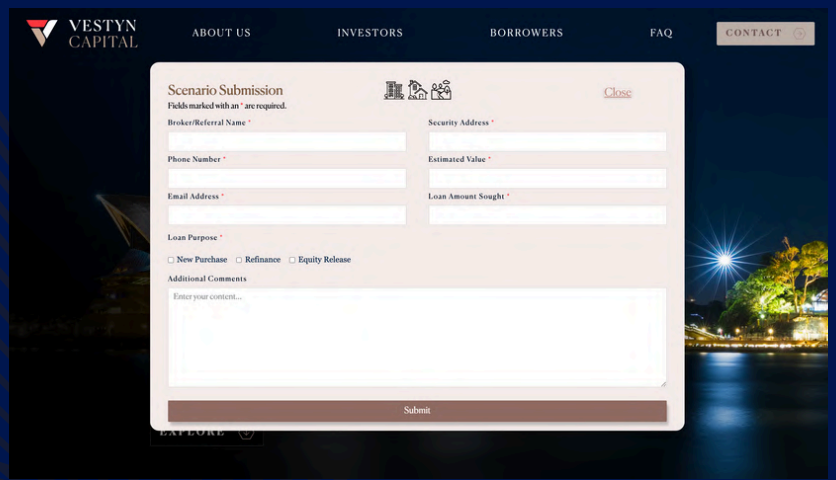
\$300K - \$2M
Rate from 15% p.a.

Offering **second mortgage short-term funding up to 75% LVR with interest-only repayments.**

**When urgency is key,
FastSeco delivers.**

- SYD, MEL, BNE Metro only
- Second mortgage (non-coded)
- Capitalised or monthly repayment
- Establishment fee: 2.2%
- Up to 12 months
- Interest only
- No roll over fee
- No line fee
- No early exit fee, repay loan with 30 days' notice

VISIT
WWW.VESTYNCAPITAL.COM.AU
SUBMIT A DEAL ONLINE:

A screenshot of the Vestyn Capital website's 'Scenario Submission' form. The form is titled 'Scenario Submission' and includes a note: 'Fields marked with an * are required.' It contains several input fields: 'Broker/Referral Name *', 'Phone Number *', 'Email Address *', 'Security Address *', 'Estimated Value *', and 'Loan Amount Sought *'. Below these fields is a 'Loan Purpose *' section with three radio button options: 'New Purchase', 'Refinance', and 'Equity Release'. There is also an 'Additional Comments' section with a text area labeled 'Enter your content...'. A 'Submit' button is located at the bottom right of the form. The background of the website shows a night view of a city skyline with lights reflecting on water.

CONTACT US

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For more information on suitable securities, terms and LVRs please contact us directly.