



June 2026

# Finbase Borrower Guide

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# Short-term Lending

Finbase provides short-term, non-consumer lending secured by first mortgage over NZ property.

## Application Information

To apply for a loan, please email the following details to [credit@finbase.nz](mailto:credit@finbase.nz):

- Security property address
- Requested loan term
- Repayment strategy
- Guarantor name
- Loan amount requested
- Purpose of funds
- Borrower name

## Lending criteria

Finbase lends against residential, commercial, or rural property. The table below outlines maximum Loan-to-Value Ratios (LVRs):

Security Type	Maximum LVR - Land and Buildings	Maximum LVR - Bare Land
Residential	70%	60%
Commercial	60%	60%
Rural	60%	55%

## Indicative terms and rates

All loans are subject to [floating interest rates](#), reviewed periodically by the lender.

<b>Loan Term</b>	3 - 24 months
<b>Floating Interest Rate</b>	From 7.25% p.a.
<b>Establishment Fee</b>	From 1% (minimum fee of \$5,000 applies)
<b>Line Fee</b>	No line fee
<b>Loan Size</b>	No minimum, up to \$2,500,000 per security
<b>Location</b>	All locations throughout New Zealand
<b>Borrower Eligibility</b>	Trust or Limited Company Non-residents: permitted for Near Prime only (on case-by-case basis) No personal / consumer loans
<b>Security Position</b>	First mortgage only
<b>Interest Payment</b>	Interest only paid monthly or interest reserve
<b>Loan Purpose</b>	Bridging Finance Property Trading Finance Equity Release Residual Stock Refinance Business Loan (property secured)
<b>Documentation Fee</b>	From \$2,500
<b>Monthly Account Fee</b>	\$45 per month

# Construction Lending

Finbase provides short-term, non-consumer construction lending secured by a first mortgage over New Zealand property, for single-home builds, terrace housing projects and commercial developments only.

## Application Information

To apply for a loan, please email the following details to [credit@finbase.nz](mailto:credit@finbase.nz):

- Security property address
- Loan amount requested
- Requested loan term
- Purpose of funds
- Repayment strategy
- Borrower name
- Guarantor name
- Project feasibility
- Building plans and consents, including resource consents, building consents, and engineering approvals
- Detail on previous experience related to construction projects
- Estimated end value

## Lending criteria

Security Type	Maximum LVR - Land and Buildings
Residential	65% of "on completion"
Commercial	55% of "on completion"

## Indicative terms and rates

All loans are subject to [floating interest rates](#), reviewed periodically by the lender.

<b>Loan Term</b>	3 - 12 months
<b>Floating Interest Rate</b>	7.25% p.a.
<b>Establishment Fee</b>	From 3% (minimum fee of \$5,000 applies)
<b>Line Fee</b>	0.25% per month
<b>Loan Size</b>	No minimum, up to \$5,000,000 (larger by exception)
<b>Location</b>	Auckland, Hamilton, Tauranga, Wellington, Christchurch and Queenstown (All other areas on a case-by-case basis)
<b>Borrower Eligibility</b>	Trust or Limited Company Non-residents: permitted for Near Prime only (on case-by-case basis) No personal / consumer loans
<b>Security Position</b>	First mortgage only
<b>Interest Payment</b>	Interest only paid monthly or interest reserve
<b>Loan Purpose</b>	Single-home builds Terrace housing projects Commercial developments

# Long-term Lending

Finbase provides non-consumer lending secured by a first mortgage over New Zealand property, with loan terms of up to 30 years and a maximum loan amount of \$2.5 million.

## Application Information

To apply for a loan, please email the following details to [credit@finbase.nz](mailto:credit@finbase.nz):

- Security property address
- Loan amount requested
- Requested loan term
- Purpose of funds (Purchase, refinance, debt consolidation and equity release)
- Application form
- Authority & Declaration form
- Borrower name and IDs
- Guarantor name and IDs
- Proof of income (financial statements; Inland Revenue statements; and recent payslips - last 3 months)
- Eligible property type (Residential)

## Income and living expenses

Applicants must have at least 2 years of employment in their current industry. For self-employed applicants or business owners, two years of financial statements must be provided. A benchmark monthly minimum living expense will be applied during the assessment to calculate serviceability.

## Lending criteria

Finbase lends against residential property. The table below outlines the maximum Loan-to-Value Ratio (LVR)\*:

Security Type	Maximum LVR
Residential	75%

\*Subject to suburb assessment

## Indicative rates

All loans are subject to [floating interest rates](#), reviewed periodically by the lender.

<b>Loan Term</b>	Up to 30 years
<b>Floating Interest Rate</b>	From 6.95% p.a.
<b>Establishment Fee</b>	1.5% (minimum fee of \$5,000 applies)
<b>Line Fee</b>	No line fee
<b>Loan Size</b>	\$100,000 up to \$2,500,000 per security
<b>Location</b>	Major urban centres and large regional centres (Please speak with your BDM to confirm eligibility)
<b>Borrower Eligibility</b>	Trust or Limited Company Guarantors: directors, trustees, shareholders >20% Non-residents: permitted for Near Prime only (on case by case basis) No personal / consumer loans
<b>Security Position</b>	First mortgage only
<b>Interest Payment</b>	Interest only paid monthly (up to 5 years) or principal & interest

# Borrower Interest and Fees

If the borrower fails to pay interest or an applicable fee when due, **Finbase** may:

- Pay the outstanding amount on behalf of the borrower as an **Advance**; and/or
- Add the amount paid to the borrower's loan balance.

Name	Amount	When payment is due
<b>Ordinary Interest Rate</b>	From 7.25%p.a. for Standard Property loans. From 7.25%p.a. for Construction loans. From 6.95%p.a. for Long-term Property loans. *All interest rates are based on the individual application (refer to Borrower Loan Agreement).	In accordance with the terms of the Borrower Loan Agreement.
<b>Default Interest Rate</b>	10%p.a. above the Ordinary Interest Rate (refer to Borrower Loan Agreement).	In accordance with the terms of the Borrower Loan Agreement.
<b>Broker Fee</b>	Agreed between the mortgage broker and the respective client (refer to Borrower Loan Agreement).	On the drawdown date/upon drawdown, when a loan top-up is advanced, or on a loan extension date (as applicable).
<b>Establishment Fee</b>	From 1% of the loan (principal amount) for Standard Property loans (minimum \$5,000). From 1.5% of the loan (principal amount) for Long-term Property loans (minimum \$5,000). From 3% of the loan (principal amount) for Construction loans (minimum \$5,000). *All establishment fees are based on the individual application (refer to Borrower Loan Agreement).	On the drawdown date/upon drawdown, when a loan top-up is advanced, or on a loan extension date (as applicable).
<b>Documentation Fee</b>	From \$2,500 (refer to Borrower Loan Agreement).	On or before the drawdown date, immediately as incurred (as applicable).
<b>Monthly Account Fee (Construction loan)</b>	\$495	On the first day of each month.
<b>Monthly Account Fee (Standard Property loan and Long-term)</b>	\$45	On the first day of each month.
<b>Dishonour Fee</b>	\$95	Upon each dishonour of an interest payment.
<b>Early Repayment Fee</b>	Refer to section 4 of the Borrower Loan Agreement.	In accordance with the terms of the Borrower Loan Agreement.
<b>Discharge Fee</b>	\$495	Upon discharge of the mortgage.
<b>Subdivision Consent Fee</b>	\$495	Immediately once consent is granted by Finbase.
<b>Monthly Unarranged Overdraft Fee</b>	0.5% of the Loan (principal amount).	The day after the loan maturity date, and every 30 days thereafter.
<b>Unpaid Rates/Insurance Administration Fee</b>	\$495	Immediately once Finbase pays the insurance/rates invoice on behalf of the borrower.
<b>Redocumentation Fee</b>	\$495	On or before the drawdown date, immediately as incurred (as applicable).
<b>3rd party costs while in default</b>	At cost.	Immediately once the cost is incurred.

## Unpaid property rates or insurance

If the borrower fails to pay **rates** or **building insurance** on the security property:

- Finbase may pay the outstanding amount on behalf of the borrower as an **Advance**; and/or
- Add the amount paid to the loan balance.
- **Fee:** \$495 administration fee will apply (due immediately once payment of the insurance/rates is made).

# Contact details



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**Applications**  
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**Settled loan enquiries**  
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