IM CAPITAL

LENDING MATRIX

Built on Integrity. Driven by Momentum.

Indicative lending parameters | Structured for speed, flexibility and transaction-specific credit assessment.

LOAN CRITERIA

Loan Types	First Mortgage • Second Mortgage • Bridging Finance • Construction Finance • Development Finance • Residual Stock • Caveat Loans
Loan Size	$100,000 – $20,000,000+
Loan Term	1–24 months | Longer terms considered
Interest Rates	First Mortgage from 10.00% p.a. | Second Mortgage from 18.00% p.a. | Subject to credit assessment
Maximum LVR	First Mortgage: up to 80% LVR | Second Mortgage: up to 90% combined LVR
Security	Residential • Commercial • Industrial • Mixed Use • Development Sites
Purpose	Purchase • Refinance • Equity Release • Construction • Development • Working Capital • Urgent Settlements
Borrowers	Companies • Trusts • SMSFs • Individuals • Developers
Documentation	Alt Doc • Low Doc
Repayments	Interest Only • Capitalised Interest • Prepaid Interest • Principal & Interest • Amortisation
Settlement	As fast as 48–72 hours, subject to documentation and credit approval

WHY BROKERS CHOOSE IM CAPITAL

- Fast indicative terms
- Flexible credit approach
- Common-sense lending decisions
- Experienced credit and property team
- Tailored loan structures
- Australia-wide lending
- Direct access to decision makers

CREDIT ASSESSMENT

- Security quality
- Loan-to-Value Ratio (LVR)
- Exit strategy
- Borrower profile
- Overall transaction risk

LET'S DISCUSS YOUR NEXT DEAL

IM Capital Pty Ltd

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All applications are subject to credit assessment and approval. Terms, pricing, LVRs and other lending parameters may vary depending on the transaction.