Residual Stock Product Card
November 2026

Simple Property Loans

by Jadig



Current Rate	8.79% p.a.
Max LVR^	60% - Residential Apartment / Townhouse
Higher Rate	9.49% p.a.
Max LVR^	70% - Residential Apartment / Townhouse
Max loan amount	$6 million per project
Max number of units	5
Establishment fee	1.50% + GST of the loan amount
Brokerage Fee	Paid from advance based upon borrower mandate
Break fees and additional costs	nil
Repayment type	Interest only (serviced monthly) or prepaid out of the loan amount
Borrower type	Australian registered companies and trusts with corporate trustees

Verification Required	Asset & Liability Statement, accountant's letter
Application Fee	A nominal, non-refundable fee of $500 plus GST is payable on application for us to formally assess and look to obtain a credit approved Letter of Offer
Commitment amount	An amount of $5,000 is requested upon issuance of the Letter of Offer. This amount is non-refundable and on account of our Establishment Fee and other out of pocket expenses.
Early Repayment	No minimum interest amount, early repayment charges or clawbacks
Ongoing Fee	Nil

^All LVRs quoted are based on Inner Metro locations in Melbourne, Sydney and Brisbane. The final proposal will be dependent on the asset location, asset specifics, and the strength of the applicant.

^Multiple residential stock loans will not be cross collateralised, allowing the developer to realise their equity as the projects sell down.

Additional Lending Policies

Loan Rollovers and Extensions

After the initial term, this product offers the option of a further term, subject to good payment history and credit approval. Rollover fee of up to 0.75% + GST and brokerage will apply to extensions. Brokerage (if applicable) is to be negotiated with the client. Valuation and legal costs are incurred at cost.



Phone: 1300 523 444
Email: loans@simplepropertyloans.com

Simple Property Loans Pty Ltd ACN 661 500 518
AFSL Authorised Representative No. 1252438

This document has been issued by Simple Property Loans Pty Ltd (ACN 661 500 518) (Simple Property Loans) (Facility Agent), as agent for Jadig Management & Advisory Pty Ltd (ACN 605 671 636), which has been appointed as an Authorised Representative (AR No. 1252438) of Jadig Prudential Pty Ltd (ACN 640 878 093, AFSL No. 523829). The information provided in this document is general information only and does not constitute financial advice or a forecast, nor does it constitute tax or legal advice. The information in this report has been prepared without taking into account your objectives, financial situation or needs.