Product Card
November 2026

Simple Property Loans

by Jadig



Current rate	8.79% p.a.
Max LVR^	60% - Residential House, Town House 55% - Residential Apartment/Unit, Block 50% - Commercial Property, Land
Higher rate	9.49% p.a.
Max LVR^	70% - Residential House, Town House 65% - Residential Apartment/Unit, Block 60% - Commercial Property, Land
Loan amount	$500,000 to $3 million
Loan purpose	Business purpose only, e.g. purchase, refinance, equity release, or working capital
Term	3 — 24 months
Security	First registered (real estate) mortgage over the Security Property, as well as Company and Director guarantees
Security type	Residential House, Town House, Residential Apartment/Unit, Block, Commercial Property, Land

Repayment type	Prepaid out of the loan amount, or interest only (serviced monthly)
Borrower type	Australian registered companies and trusts with corporate trustees
Verification required	Asset & Liability Statement, accountant's letter (only if servicing interest monthly)
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.
Establishment Fee	1.50% + GST of the loan amount
Brokerage Fee	Paid from advance subject to mandate
Early Repayment	No minimum interest amount, early repayment charges or clawbacks
Ongoing Fees	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.

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.



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