

Product Guide

February 2025



IMPORTANT NOTICE: The following is provided as a guide only. Terms for each loan will depend on a combination of factors including, but not limited to, property location and type, loan amount, valuation confidence, and borrower credentials.

Borrowers¹	Corporate borrowers (including special purposes entities)
Sponsors	Sponsors are typically builders/developers and business owners
Loan Amount	Range guide \$500k to \$3.5m
Maximum LVR²	<ul style="list-style-type: none">• Residential..... up to 75%• Land..... up to 65%
Eligible Security	<ul style="list-style-type: none">• Residential (improved and land only)• Development sites• Selective commercial property (case-by-case basis)
Security Locations	Metropolitan or surrounding areas in major regional centres located on: <ul style="list-style-type: none">• the eastern seaboard of Australia; and• across New Zealand
Loan Purpose³	<ul style="list-style-type: none">• Property acquisition (bridge to construction financing, refinancing or sale)• Debt refinancing• Land banking• Residual stock management• Equity release• Business investment• Working capital• Tax debts
Term	3 months to 24 months
Exit Strategy	Clearly defined exit strategy
Product	<ul style="list-style-type: none">• First mortgages• Second mortgages (behind commercial banks with low LVRs)• Complex cross-jurisdiction, multiple security structures• Non-coded loans only• Fast settlement / low docs• Digital signing
Interest Payment	Pre-paid in advance for the term of the loan, monthly in advance or quarterly in advance
Main Documentation	<ul style="list-style-type: none">• Valuation (typically instructed by Quay Capital)• Directors guarantees• Statement of Assets & Liabilities• Borrower and Director ID

¹ Non-coded loans only

² LVR's outside this range may be considered on a case-by-case basis

³ Other loan purposes may be considered on a case-by-case basis