



Loan Product Guide effective 25 Feb 2026

Jumbo Capital operates a Sub-origination program. Sub-origiators under Originator & Mortgage Manager Jumbo Capital offer their clients a range of our loan products

Privately Funded 1st & 2nd Mortgage Business Finance
Residential & Commercial Property & Residential Land



Fast Funding. Big Thinking. Jumbo Results.

Max Loan Amount	Max Loan Term	Locations	Loan Type	LVR	Rate
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Hyper Our Flagship loan for Co. borrowers pushing the limits for maximum leverage + fastest settlement

\$2.5m*	6 mths	Sydney, Melbourne, Brisbane, Gold Coast, Canberra, Newcastle, Geelong, Central Coast	1st Mortgage Residential	90%	2.08% pm
Min \$250k	Min 2		Residential	85%	1.92% pm
			Residential	80%	1.75% pm
			Residential	75%	1.59% pm

Pulse Our loan for Co. borrowers incl SMSF's seeking jumbo amount + longest term + high LVR + low rate

\$30m	36 mths	Sydney, Melbourne, Brisbane	1st Mortgage Residential incl SMSF	75%	From 8.99%
Min \$750k	Min 6	Eastern Seaboard Major Regionals	Commercial, Retail, Industrial & SMSF	65%	8.99%
				65%	8.99%

Surge Our loan for Co. borrowers seeking jumbo amount + longest term + high LVR + low rate 2nd RM

\$7.5m	36 mths	Sydney, Melbourne, Brisbane	2nd Mortgage Residential	75%	From 12.45%
Min \$400k	Min 3	Eastern Seaboard Major Regionals	Commercial Industrial & Retail	65%	13.45%
				65%	13.45%

Core Our balanced loan suitable for Co. borrowers seeking conservative amount + high LVR + low rate

\$3m	24 mths	All Capitals* Major Regionals**	1st Mortgage House & Townhouse	75%^	From 8.6%
Min \$200k	Min 3	*Except NT **Postcode List	Unit & Apartment Inner City Apartment ^Metro	65% 60%	8.6% 8.6%

High Core Our balanced loan suitable for Co. borrowers seeking higher amount + high LVR + low rate

\$20m	24 mths	All Capitals* Major Regionals**	1st Mortgage House & Townhouse	75%^	From 8.8%
Min \$3m	Min 3	*Except NT **Postcode List	Unit & Apartment Inner City Apartment ^Metro	65% 60%	8.8% 8.8%

Base Our lowest risk loan suitable for Co. borrowers seeking to purchase land or release equity from land

\$7.5m	12 mths	All Capitals* *Except NT	1st Mortgage Vacant Land^	60%	From 8.6%
Min \$200k	Min 3		^Single Dwelling Residual Stock** **Metro	65%	8.6%

Flux Loan products for Co. borrowers seeking a loan to refinance, purchase, release equity

\$5m	24 mths	All Capitals except NT Major Regionals	1st & 2nd Mortgage Residential	75%	From 7.5%
Min \$250k	Min 6		Commercial Vacant Land	75% 0%	7.5% 0%
		*Desktop Valuations available. Conditions apply			

Blends Loan products for Co. borrowers seeking higher LVR's on Land & Commercial using 1st & 2nd's

\$10m+	24+12 mths	All Capitals Major Regionals	1st & 2nd Mortgage Commercial	65.01-75%	From 10.55%
Min \$250k	Min 3	Most postcodes No land & property size limitations	Vacant + Dev Land	60.01-75%	10.15%

Hyper

Loan Size	Min	Max
	\$250k	\$2.5m [^]

Interest Rates - Residential

Metro 75% - 77.50%	1.59% pm
Metro 77.51% - 80%	1.75% pm
Metro 80.01% - 85%	1.92% pm
Metro 85.01% - 90%	2.08% pm

Regional up-to 90%

Loan purposes:

Refinance, working capital, working capital to facilitate purchase of another property

Excluded:

Land, Acreage Property, Rural Property & Farmstead

Loan Term	Min	Max
	2 months	6 months

Interest Rates - Commercial/Retail

Not Available

Borrowers

Company cannot be set up for the purpose of taking the loan and officers, shareholders have not been recently amended

Mortgage

1st Registered

Locations

Major Cities Sydney, Melbourne, Brisbane, Gold Coast, Canberra

Regionals Newcastle, Wollongong, Geelong, Central Coast

Note: Regions/suburbs other than the above to be considered on a case-by-case basis

Exits

Exit can only be:

Sale of the Security Property or Refinance

Valuations

Sovereign Valuations only NSW & VIC
Opteon Valuations QLD

Fees

Establishment	2% + GST
Origination	1% + GST
Service	fr 0.11% pm
Valuations	at cost
Legals*	\$5k + GST

*Loan documents to be prepared by

Thomson Geer

[^]\$3m available in Sydney

Serviceability Options

Prepaid for term
Accountant Declaration
Income to support high loan amounts

ATO Requirements

ATO Integrated Client Account (ICA) and Income Tax Account (ITA) statements

Pulse

Loan Size	Min	Max
	\$750k	\$30m

Interest Rates - Housing

Metro up-to 55%	8.99%
Metro 55.01% - 60%	9.75%
Metro 60.01% - 65%	9.75%
Metro 65.01% - 70%	10.25%
Metro 70.01% - 75%	10.99%

Regional up-to 65%

Rural* up-to 55%

* Includes Destinalional

Loan Term	Min	Max
	6 months	36 months

Interest Rates - Commercial/Retail

Metro up-to 50%	8.99%
Metro 50.01% - 55%	9.50%
Metro 55.01% - 60%	9.99%
Metro 60% - 65%	10.50%
Metro 65.01% - 70%	case by case

Mortgage

1st Registered

Locations

Major Cities Sydney, Melbourne, Brisbane, Gold Coast, Canberra

Regionals Newcastle, Wollongong, Geelong, Central Coast

Destinational Byron Bay, Southern Highlands, Mornington Peninsula, Noosa

Note: Regions/suburbs other than the above to be considered on a case-by-case basis

Exits

Must be specified

Valuations

Most valuers and BYO considered.
Market value as-is with no DA benefit

Fees

Establishment	1% + GST
Origination	1% + GST
Service	fr 0.11% pm
Valuations	at cost
Legals	\$5k + GST
Rollover per 3 months	1% + GST

Serviceability Options

Prepaid for term
Accountant Declaration
Income to support high loan amounts

Surge

Loan Size	Min	Max
	\$400k**	\$7.5m

Loan Term	Min	Max
	3 months	36 months

Interest Rates - Housing

Metro up-to 45%	12.45%
Metro 45.01% - 50%	13.45%
Metro 50.01% - 60%	14.45%
Metro 60.01% - 65%	15.45%
Metro 65.01% - 70%	16.95%
Metro 70.01% - 75%	18.95%
Regional up-to 65%	
Rural* up-to 55%	

* Includes Destinalional

** Higher estab fee applies for lower amt

Interest Rates - Commercial/Retail

Metro up-to 45%	13.45%
Metro 45.01% - 50%	14.45%
Metro 50.01% - 55%	16.45%
Metro 55.01% - 65%	18.45%
Metro 65.01% - 70%	case by case
Regional up-to 50%	
Destinational	N/A

Mortgage

2nd Registered

Locations

Major Cities	Sydney, Melbourne, Brisbane, Gold Coast, Canberra
Regionals	Newcastle, Wollongong, Geelong, Central Coast
Destinational	Byron Bay, Southern Highlands, Mornington Peninsula, Noosa

Note: Regions/suburbs other than the above to be considered on a case-by-case basis

Exits

Must be specified

Valuations

Most valuers and BYO considered.
Market value as-is with no DA benefit

Fees

Establishment	1% + GST
Origination	1% + GST
Service	0.15% pm
Valuations	at cost
Legals	\$5k + GST
Rollover per 3 months	1% + GST

Serviceability Options

Prepaid for term
Accountant Declaration
Income to support high loan amounts

Core

Loan Size	Min	Max
	\$200k	\$7.5m

Interest Rates - Housing/Townhouse

Up-to 45%	8.6%
45.01% - 55%	8.8%
55.01% - 65%	9%
65.01% - 75%^	9.2%

^Metro

Loan Term	Min	Max
	3 months	24 months

Interest Rates - Unit/Apartment

Up-to 45%	8.6%
45.01% - 55%	8.8%
55.01% - 65%	9%
Inner City up-to 60%	9.2%

Mortgage

1st Registered

Locations

Metro and acceptable non-metro postcodes in:

NSW | Vic | Qld | WA-limited | Tas-limited | SA-limited | ACT-limited

Comprehensive postcode list available. Please check postcode with Jumbo Capital

Exits

Must be specified

Valuations

JPM | Ray White | WBP | PRP | Others
Market value as-is with no DA benefit

Fees

Establishment	1% + GST
Origination	1% + GST
Service	0.11% pm
Valuations	at cost
Legals	\$3k + GST
Rollover per 3 months	1% + GST
Risk (at cost)	\$2k + GST est

Serviceability Options

Prepaid for term
Monthly with Accountant Declaration

ATO Requirements

ATO Integrated Client Account (ICA)
and Income Tax Account (ITA)
statements for the past 12 months

Min credit score 550

High Core

Loan Size	Min	Max
	\$3m	\$20m

Interest Rates - Housing/Townhouse

Up-to 45%	8.8%
45.01% - 55%	9%
55.01% - 65%	9.2%
65.01% - 75%^	9.5%

^Metro

Loan Term	Min	Max
	3 months	24 months

Interest Rates - Unit/Apartment

Up-to 45%	8.8%
45.01% - 55%	9%
55.01% - 65%	9.2%
Inner City up-to 60%	9.5%

Mortgage

1st Registered

Locations

Metro and acceptable non-metro postcodes in:

NSW | Vic | Qld | WA-limited | Tas-limited | SA-limited | ACT-limited

Comprehensive postcode list available. Please check postcode with Jumbo Capital

Exits

Must be specified

Valuations

JPM | Ray White | WBP | PRP | Others
Market value as-is with no DA benefit

Fees

Establishment	1% + GST
Origination	1% + GST
Service	fr 0.11% pm
Valuations	at cost
Legals	\$3k + GST
Rollover per 3 months	1% + GST
Risk (at cost)	\$2k + GST est

Min credit score 550

Serviceability Options

Prepaid for term
Monthly with Accountant Declaration

ATO Requirements

ATO Integrated Client Account (ICA)
and Income Tax Account (ITA)
statements for the past 12 months

Base

Loan Size	Min	Max
	\$200k	\$7.5m

Loan Term	Min	Max
	3 months	12 months

Interest Rates - Land/Residual Stock

Up-to 45%	9%
45.01% - 60%^	9.2%
65% (Residual Stock)^^	9.2%
^Up-to 55% non-Metro	
^^Up-to 55% non-Metro	

Interest Rates - \$3m to \$7.5m

Up-to 45%	9.2%
45.01% - 60%	9.5%
65% (Residual Stock)	9.5%

Metro Single Dwelling only
In one-line valuation

Mortgage

1st Registered

Locations

Metro and acceptable non-metro postcodes in:

NSW | Vic | Qld | WA-limited | Tas-limited | SA-limited | ACT-limited

Comprehensive postcode list available. Please check postcode with Jumbo Capital

Exits

Must be specified

Valuations

JPM | Ray White | WBP | PRP | Others
Market value as-is with no DA benefit

Fees

Establishment	1% + GST
Origination	1% + GST
Service	fr 0.11% pm
Valuations	at cost
Legals	\$3k + GST
Rollover per 3 months	1% + GST
Risk (at cost)	\$2k + GST est

Serviceability Options

Prepaid for term
Monthly with Accountant Declaration

ATO Requirements

ATO Integrated Client Account (ICA)
and Income Tax Account (ITA)
statements for the past 12 months

Min credit score 550

Flux

Loan Size	Min	Max
	\$250k	\$5m

LVR Residential Dwellings
Up-to 75%

Loan Term	Min	Max
	6 months	24 months

LVR Commercial/Industrial/Retail
Up-to 75%

LVR Vacant Land/Development
Not available with this loan product

Mortgages & Headline Rates
1st Registered | 7.5% to 14% pa
2nd Registered | 16% to 24% pa

Locations

All capitals + 5km, Canberra/Queanbeyan, Newcastle, Central Coast, Wollongong, Geelong, Gold Coast, Sunshine Coast
Please check postcode(s) with Jumbo Capital

Desktop Valuations Available*
*Conditions apply

Exits
Must be specified

Valuations
Desktop: under \$300k, under 50% LVR.
Shortform 50-60% LVR. Fox, Civic & Accord or BYO from Brokers

Fees	
Loan Establishment	2.2% + GST
Monthly Service	0.1% to 0.15%
Valuations	at cost
Lender's Legals	at cost

Serviceability Options
Prepaid for term
Accountant Declaration*
Bullet loans paid at maturity
*Upon request

Blends

Loan Size	Min	Max
	\$250k	\$10m+

Loan Term	Min	Max
	3 months	24+12 r/o

Interest Rates - Residential

Up-to 70% <\$10m	8.2%
70.01% - 75% <\$10m	8.64%

Interest Rates - Commercial

65.01% - 70% <\$10m	9.55%
70.01% - 75% <\$10m	10.45%

Interest Rates - Vacant Land

60.01% - 65%	9.15%
65.01% - 70%	10.75%
70.01% - 75%	11.6%

Mortgage

- 1st Registered
- 2nd Registered

Locations

Most post codes acceptable including all metro. Development land also acceptable

Please check postcode(s) with Jumbo Capital

Exits

Must be specified

Valuations

JPM + Ray White + Civic + Acumentis

Fees

Establishment excl GST	1.45% - 1.99%
Valuations	at cost
Lender's Legals	at cost
Servicing	0.15% pm
Due-diligence incl GST*	\$3,950 <\$5m
Due-diligence incl GST*	\$6,600 >\$5m

Serviceability Options

Prepaid for term
Accountant Declaration

Min credit score 500

*payable at settlement

Policies of our Loan Products

Applications for loans secured by 1st and 2nd mortgages must clearly demonstrate a commercial financial benefit to property owners and guarantors

Valuations are required on all property offered as security. All valuations must be on an 'as is basis' where the residual land value relating to a development scheme is ignored. Sufficient market depth and liquidity within 6-month period must be clearly demonstrated. Broker ordered valuations considered.

Security property includes residential homes, investment property, commercial property, industrial property, retail property and vacant land.

An exit must be specified.

Exit type includes:

- Sale of property or land
- Where an exit is reliant on refinance via a construction facility where the typical CPs have not been met or is unlikely to be met during the loan term.
- Where an exit is reliant upon a third-party lender and the loan is unlikely to suit loan criteria.
- Payment coming from realisation or liquidity event outside of the security package under the loan. Where an exit is reliant upon a third-party lender and the loan is unlikely to suit loan criteria.
- Refinance to another private lender is not accepted as a valid Exit Strategy.

Loan decisions, approvals and resulting offer letters are issued in-house.

Where **security is owner occupied**, all applicant/s must be less than 65 years old for products Core, High Core and Base. No age limits on Hyper, Pulse & Surge.

Where **loan purpose** is to purchase an investment property, the property must be purchased under a company or trustee company, and the company and/or trustee company must be included as the borrower entity.

Repayments are by direct credit from the borrowers nominated account or can be prepaid for any term. Where the Borrower is servicing the loan, Accountant's letter confirming serviceability must be provided prior to settlement. The accountant must be TPB-registered.

Security includes:

- 1st Mortgage & 2nd Mortgage
- 1st Ranking PPSR / GSD over the Borrower
- Specific Security Deed over shares of the borrower (where relevant)
- Personal Guarantee
- Any other security reasonably required by us
- Security's internal living area must not be less than 50 square meters
- Security is not a rural residential property with an area greater than one hectare

Rollovers may be available on request for expiring loans subject to repayment history. Fees from 1% of the loan amount will apply.

Guarantee is required from all directors and each shareholder holding greater than 25% of the issued share capital of that Obligor.

Borrower/Director/Guarantor must have an Equifax score of at least 550 only for products Core, High Core and Base. No Credit scoring for products Hyper, Pulse and Surge.

Borrower entity must have a registered **Australian Company Number** ("ACN").

None of the Borrowers have been **insolvent** within five years, or any current **uncharged bankruptcy** - only for products Core, High Core and Base.

No overdue **ATO tax debt**. Some products require ICA and ITA statements.

Broker's | Accountants | Solicitors | Referrers

Jumbo Capital partners primarily with mortgage brokers, accountants, solicitors and referrers and is not itself a mortgage broker.

Backed by decades of experience since 1995, management's capabilities are rooted in strategic origination and management agreements with respected program managers including:

Interstar Securities ▪ *Challenger Mortgage Management* ▪ *Challenger Non-Conforming Finance/The Mortgage Alternative* ▪ *Advantaged Financial Services* ▪ *Paladin Wholesale Finance (Pr1me)* ▪ *Seiza Mortgage Company* ▪ *MOGA Lending* ▪ *Mobius Financial Services*

The Jumbo Capital difference

- ✔ Higher LVR's across all core products i.e up-to 90% LVR by 1st RM
- ✔ Higher loan amounts across all core products i.e up-to \$30m by 1st RM
- ✔ Broker commissions included in settlement
- ✔ We can settle loans in 24 – 48 hours

We bring together expertise, innovation, and a client-focused approach to deliver financial solutions that truly make a difference to your bottom line.

Rapid turnaround

With warehouse funding lines behind us, we can assess your applications at exceptional speeds. No delays from investor-matched funding reliance.

Consistent value

We offer competitive pricing grounded in the strength and stability of our long-term funding capacity.

By focusing on non-NCCP (non-code) commercial and business lending, we ensure every approved facility delivers genuine commercial value and aligns with the strategic needs of our broker clients and their clients.

Visit jumbocapital.com.au/brokers.html today.

loans@jumbocapital.com.au | Broker Hotline: **1300 859 075**

*Conditions apply

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