

# Jumbo Capital Loan Product Guide

Effective 12 May 2026 (Post RBA Rate Rise 7 May 2026)

Jumbo Capital offers loan products to company directors, mortgage brokers and referrers with LVR's up-to 90% residential<sup>^</sup>, up-to 75% commercial and up-to 60% vacant land. Locations are capital cities, major regionals and many postcodes. We're privately funded and offer loans by first mortgage, second mortgage and blended mortgages with interest rates from 9.1% 1st RM's and from 12.25% 2nd RM's. Estab fees from 1% + GST. Loan amounts \$125k to \$30m.  
<sup>^</sup>when available

Hyper (currently unavail)		Pulse		Surge		Core		High Core		Base		Flux		Blends*	
Mortgage	First	Mortgage	First	Mortgage	Second	Mortgage	First	Mortgage	First	Mortgage	First	Mortgage	First's & Seconds	Mortgage	First & Blend
Security	Residential	Security	Residential, Commercial, Industrial & Retail	Security	Residential, Commercial, Industrial & Retail	Security	Residential	Security	Residential	Security	Vacant Land 60% & Residual Stock 65% LVR's	Security	Residential, Commercial, Industrial & Retail	Security	Residential, Commercial, Vacant Land
LVR	75.01%-90%	LVR	Up-to 75%	LVR	Up-to 75%	LVR	Up-to 65% Units, up-to 75% Housing	LVR	Up-to 65% Units, up-to 75% Housing	LVR	Up-to 60% Metro	LVR	Up-to 75%	LVR	Up-to 75%
Loan size	\$250k - \$2.5m*	Loan size	\$750k - \$20m	Loan size	\$400k - \$7.5m	Loan size	\$200k - \$3m	Loan size	\$3m - \$20m*	Loan size	\$200k - \$7.5m	Loan size	\$250k - \$5m	Loan size	\$250k - \$10m
Interest rates pm	75-77.5% 1.59%, 77.51-80% 1.75%, 80.01-85% 1.92%, 85.01-90% 2.08%	Interest rates p.a (higher rates for \$10m+)	Below 55% 9.5%, 55.01-60% 9.75%, 60.01-65% 10.25%, 65.01-70% 10.75, 70.01-75% 11.25%	Interest rates p.a	Below 45% 12.25%, 45.01-50% 13.25%, 50.01-60% 14.95%, 60.01-65% 15.2%, 65.01-70% 16.7%, 70.01-75% 18.7%	Interest rates p.a	Below 45% 9.1%, 45.01-55% 9.3%, 55.01-65% 9.5%, 65.01-70% 9.7%, 70.01-75% 9.9%	Interest rates p.a	Below 45% 9.3%, 45.01-55% 9.5%, 55.01-65% 9.7%, 65.01-70% 10%, 70.01-75% 10.2%	Interest rates p.a	Below 45% 9.3%, 45.01-50% 9.5%, 50.01-55% 9.7%, 55.01-60% 9.9%	Interest rates p.a	1st RM's 7.75%-14.25% pa, 2nd RM's 16.25%-24% pa (prepaid interest)	Interest rates p.a	8.7%-12.1% pa
Loan terms	2 - 6 months	Loan terms	6 - 36 months	Loan terms	6* - 36 months	Loan terms	3 - 24 months	Loan terms	3 - 24 months	Loan terms	3 - 12 months	Loan terms	6 - 24 months	Loan terms	3 - 24 months
Purposes	Refinance, working capital, working capital to facilitate purchase	Purposes	Refinance, purchase and equity release	Purposes	Refinance, purchase and equity release	Purposes	Refinance, purchase and equity release	Purposes	Refinance, purchase and equity release	Purposes	Refinance, purchase and equity release	Purposes	Refinance, purchase and equity release	Purposes	Refinance, purchase and equity release
Excluded	Land, Acreage Property, Rural Property & Farmstead	Excluded	Land, Acreage Property, Rural Property & Farmstead	Excluded	Land, Acreage Property & Farmstead	Excluded	Farmstead	Excluded	Farmstead	Excluded	Farmstead	Excluded	Land, Acreage Property, Rural Property & Farmstead	Excluded	Land Subdivision and Construction Finance
Locations	Sydney, Melbourne, Brisbane, Gold Coast, Sunshine Coast and more	Locations	East Coast of Australia	Locations	East Coast of Australia	Locations	Australia-wide	Locations	Australia-wide. *\$20m available only in Sydney, Melbourne & Majors	Locations	Australia-wide	Locations	Australia-wide Capital Cities and Major Regionals except NT	Locations	Australia-wide
Valuations	Sovereign Valuations, Opteon Valuations	Valuations	Most Valuers accepted incl BYO	Valuations	Most Valuers accepted incl BYO	Valuations	JPM, Ray White, WBP, PRP and more	Valuations	JPM, Ray White, WBP, PRP and more	Valuations	JPM, Ray White, WBP, PRP and more	Valuations	Desktop: under \$300k, under 50% LVR. Shortform 50-60% LVR. Fox, Civic & Accord	Valuations	JPM, Ray White, WBP, PRP and more
Fees (incl of GST)	Establishment 2.2% Origination 1.1% Service 0.11% pm Valuations at cost Legals \$5,500 *\$3m Metro	Fees (incl of GST)	Establishment 1.1% Origination 1.1% Service from 0.11% pm Valuations at cost Legals \$5,500	Fees (incl of GST)	Establishment 1.1% Origination 1.1% Service 0.15% pm Valuations at cost Legals \$5,500 *Min 3 available	Fees (incl of GST)	Establishment 1.1% Origination 1.1% Service from 0.11% pm Valuations at cost Legals \$3,300 Risk \$2,200 at cost	Fees (incl of GST)	Establishment 1.1% Origination 1.1% Service from 0.11% pm Valuations at cost Legals \$3,300 Risk \$2,200 at cost	Fees (incl of GST)	Establishment 1.1% Origination 1.1% Service from 0.11% pm Valuations at cost Legals \$3,300 Risk \$2,200 at cost	Fees (incl of GST)	Establishment 1.1% Origination 1.1% Service from 0.11% pm Valuations at cost Legals from \$3,300	Fees (incl of GST)	Establishment 1.99% DD \$3.95k Service 0.15% pm Valuations at cost Legals at cost

\*Not available to Private Brokers

Jumbo Capital Pty Ltd (ACN 675 351 194) | [loans@jumbocapital.com.au](mailto:loans@jumbocapital.com.au) | [jumbocapital.com.au](http://jumbocapital.com.au) | [accreditation@jumbocapital.com.au](mailto:accreditation@jumbocapital.com.au)

**Melbourne** | 03 9968 5848

Level 3, Suite 329/98-100 Elizabeth Str, Melb VIC 3000

**Sydney** | 02 8357 7088

Level 1, 457-459 Elizabeth Str, Surry Hills NSW 2010

**Brisbane** | 07 3495 1882

2/290 Boundary Str, Spring Hill QLD 4000

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