

Product Flyer

Issued November 2022

Keystone Capital Limited is a non-bank lender offering 1st and 2nd mortgage property transactions throughout Australia. We take a common sense lending approach when assessing applications, with a focus on: asset; loan purpose; sponsor; and loan exit.

	VACANT LAND/ DEVELOPMENT SITES	CONSTRUCTION	COMPLETED RESI/COMMERCIAL	2ND MORTGAGE
LOAN SIZE	Up to \$15m	Up to \$15m	Up to \$15m	Up to \$5m (behind APRA lender only)
LVR	Up to 65%*	Up to 65%*	Up to 70%	Up to 80.00% combined 1st and 2nd mortgage.
RATES	From 10.50% p.a.	From 10.50% p.a.	From 10.50% p.a.	From 14.00% p.a.
TERM	6 months to 2 years	6 months to 2 years	6 months to 2 years	6 months to 2 years
LOAN TYPE	Unregulated	Unregulated	Unregulated	Unregulated
LOAN PURPOSE	Business Purposes	Business Purposes	Business Purposes	Business Purposes
ELIGIBLE PROPERTY SECURITY	Residential/Commercial/ Industrial/Land/Speciality	Residential/Commercial/ Industrial/Land/Speciality	Residential/Commercial/ industrial/Speciality	Residential/Commercial/ industrial/Land/Speciality
INTEREST	Interest Only, or prepaid	Interest Only, or prepaid	Interest Only, or prepaid	Interest Only, or prepaid
ESTABLISHMENT FEE**	From 1.25% plus GST	From 1.50% plus GST	From 1.25% plus GST	From 1.75% plus GST
INFORMATION AND CONDITIONS	Usual information and conditions apply. Purpose and exit clearly defined.	Usual information and conditions apply. Developer experience and cost to complete important. Purpose and exit clearly defined.	Usual information and conditions apply. Purpose and exit clearly defined.	Usual information and conditions apply. Purpose and exit clearly defined. Will only do a 2nd mortgage loan behind a major lender.
LOCATION	All States and Territories of Australia (capital cities and regional areas).	All States and Territories of Australia (capital cities and regional areas).	All States and Territories of Australia (capital cities and regional areas).	All States and Territories of Australia (capital cities and regional areas).
HIGHLIGHTS	Lending against valuation, not purchase price.	No / low pre-sales.	Equity release.	Up to 80.00% combined 1st and 2nd mortgage.

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* Up to 70% LVR can be considered under exceptional circumstances. ** Other fees include Valuation and Legal fees are to be paid by the borrower. Default fees and early exit fees may also be payable in some circumstances. These guidelines are subject to change.