



CONNECT
CAPITAL SOLUTIONS



PRODUCT GUIDE

2025



SECURED BUSINESS LOAN

Product	Must be for business purposes and not regulated by the NCCP
Loan Size	\$100,000 - \$5,000,000 and call for larger transactions under \$10 million
Security	Registered First or Second Mortgage over secured property (residential, commercial and vacant blocks of land)
Loan Term	6 months to 36 months
Payment Type	Interest only Fixed or variable options available
Payment Frequency	Monthly in advance Pre-paid
Maximum LVR	65% First Mortgage 70% Second Mortgage

INTEREST RATES

Residential	From 8.5%
Commercial	From 9.0%
Vacant Blocks of Land	From 9.25%

FEES

Establishment Fee	Generally 1.4% excluding GST
Valuations (to be instructed by CCS and completed by a CCS approved valuer)	At cost
Legal Fees	At cost
Search Fees	At cost
Management Fee	0%
Administration Fees	0%



ADDITIONAL INFORMATION

Approved Loan Purpose	<p>Property purchase</p> <p>Limited residual stock</p> <p>Vacant land acquisition</p> <p>Sub-divisions</p> <p>Refinance</p> <p>Working capital</p> <p>Debt consolidation</p> <p>ATO debt payout</p> <p>Business investment purposes</p> <p>Pre-construction finance</p> <p>Call for other scenarios</p>
Process	<div> <div>Submit scenario or call to workshop options</div> <div>Same day</div> </div> <div> <div>Letter of Offer with application details</div> <div>Within 24 hours</div> </div> <div> <div>Valuation</div> <div>2 to 5 business days</div> </div> <div> <div>Documentation and settlement</div> <div>4 to 10 business days (dependent on borrowers legal review and TAT's)</div> </div>
Serviceability Confirmation	Self - declaration on ability to service for majority of scenarios
Allowable Borrowers	Individuals provided for commercial purpose, sole traders, trusts, partnerships and registered businesses. Please call for any other borrowers where NCCP does not apply
Guarantees	Generally all directors, shareholders and unit holders for Unit Trusts required to guarantee unless discussed with and approved by CCS
Unacceptable Properties/Loans	<p>Incomplete buildings</p> <p>Construction loans</p> <p>Applications where the NCCP Act applies</p>

NSW/QLD/ACT/NT



Paul Rathbone

0408 299 817

p.rathbone@connectcs.com.au



Michael Stavroulakis

0410 166 406

m.stavroulakis@connectcs.com.au



Jerome Boadu

0408 222 468

j.boadu@connectcs.com.au

VIC/SA



Ed Gurgiel

0419 391 626

e.gurgiel@connectcs.com.au



Emmanuel Shumba

0449 207 400

e.shumba@connectcs.com.au



Craig Highmore

0456 729 200

c.highmore@connectcs.com.au



Corina Coxhead

0414 912 700

c.coxhead@connectcs.com.au



CONNECT
CAPITAL SOLUTIONS

info@connectcs.com.au

03 9608 2124

connectcs.com.au