MSQUARED CAPITAL

June 2026

Msquared Capital is an investment firm that **lends to Australian businesses** backed by real estate

	First mortgages	Second mortgages
Certain capital	**8.69%** starting **interest rate** p.a.	**14.49%** starting **interest rate** p.a.
	1.5% **establishment** + GST & broker fee	**2.0%** **establishment** + GST & broker fee
Clear terms	**$50m** **maximum loan** minimum $500,000	**$10m** **maximum loan** minimum $500,000
	No monthly fees or ongoing costs	Capitalised or monthly payment
	No hidden exit fees	Terms up to 36 months
Loans for commercial purposes	Acquisition Refinance	Equity release (unlimited cash out)
	Bridging loans	Working capital Tax debt
	Residual stock	
Secured by real estate nationally	**80%** **maximum LVR**	**75%** **maximum LVR**
	Residential, commercial & industrial securities	**Low doc loans & flexible payment terms**
	Metro NSW, VIC, QLD, SA, WA, ACT & TAS	Interest capitalised for full term OR
	Regional considered	Accountant's affordability declaration
	Capital ready to deploy decisively	
	One of market's most extensive valuation panels	
	Inhouse legal & electronic agreements	
Exclusions	Coded loans	Construction Raw development sites

Lending scenarios

Acquire

Urgent $3.2 million settlement cleared with **same day valuation**

A borrower needed $3.2 million to fund an urgent acquisition, but their lender moved the goalposts two weeks ahead of settlement. Msquared offered more competitive terms on a first mortgage with a 75% LVR. We turned around the valuation in a single day and settled quickly electronically.

$3.2 million	Residential	Northern Beaches	75% LVR	First Mortgage

Refinance

Complex scenario **settled in under 72 hours**

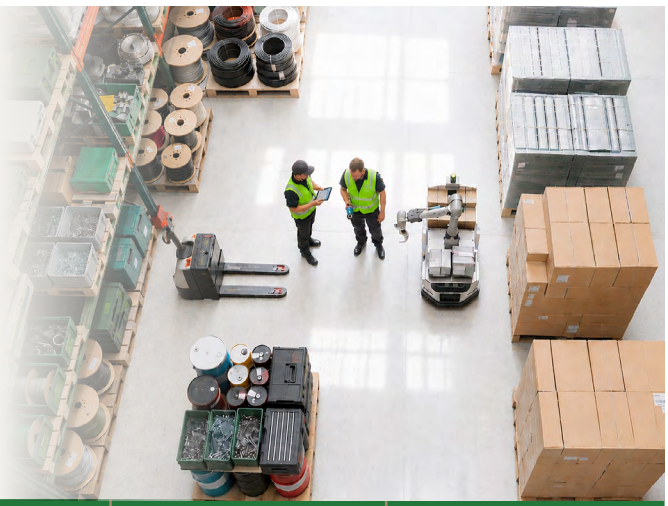
A broker came to Msquared Capital when another lender let them down before Christmas. We accepted an off-panel valuation from a reputable valuer, waived conditions on a General Security Agreement to avoid triggering complex lending obligation negotiations with other entities, and created a flexible capped interest structure that unlocked more capital.

$12.5 million	Residential	Melbourne	75% LVR	First Mortgage

Grow

Cash release delivers **working capital in 3 business days**

A borrower needed funding on fast turnaround to meet business obligations. After vetting the existing valuation report, we re-assigned the valuation to Msquared Capital and issued loan docs for electronic signature within 36 hours of providing the term sheet.



$1.7 million	Industrial	Melbourne	65% LVR	First Mortgage

When borrowers are looking to acquire, refinance and grow, we bring brokers closer to unlocking their next opportunity

Grow

Warehouse **leveraged opportunistically** to capture demand

A borrower needed funds to fulfil several large manufacturing orders that unexpectedly materialised during the critical end of year period. Accepting that valuers had closed for the year, Msquared Capital settled based on a Notice of Valuation, with formal documentation finalised post-settlement.

$4.2 million	Commercial	South East Melbourne	43% LVR	First Mortgage

Refinance

80% LVR unlocked by simple loan on multiple security properties

When selling one property to purchase another, a borrower had the opportunity to refinance a commercial loan backed by a portfolio of three properties. The outgoing lender was unable to settle two transactions in under 10 days. Our large valuation panel meant we could rapidly value several properties, unlocking a LVR of 80% for the borrower while managing simultaneous settlements.

$8.3 million	Residential	Sydney	80% LVR	First Mortgage

Grow

Land valuation **unlocks $4.5m working capital**

The borrower required a capital injection to fuel their business expansion. With a loan arrangement expiring, Msquared Capital helped the broker refinance quickly. We waived valuation requirements and settled based on the land value of a residential asset. This commercial approach saved the borrower time and money in the lead up to Christmas.

$4.5 million	Residential	Sydney	65% LVR	First Mortgage

Connect with a BDM

NSW
Adrian Dracopoulos
0414 917 482
adrian@msqcapital.com.au

NSW, ACT & WA
Dino Pesce
0405 131 062
d.pesce@msqcapital.com.au

VIC & SA
Toby Wilcox
0413 002 406
t.wilcox@msqcapital.com.au

VIC & TAS
John Eid
0402 712 191
j.eid@msqcapital.com.au

QLD
David Stewart
0414 839 943
d.stewart@msqcapital.com.au

Certain capital. *Clear terms.*

MSQUARED CAPITAL

Closer is how we lend.

We can set every complex lending scenario up for success. Being closer to the borrower is how greater financial certainty is built.

Closer to unlocking capital in real estate

We help borrowers acquire, refinance and grow their business, even when circumstances get complex.

Closer understanding of everyday businesses

Our entrepreneurial roots and founder's with decades of lending experience mean we know sophisticated borrowers and can help brokers add value for their clients.

Closer relationships with brokers

Brokers return to us because we help solve their best client's problems, act decisively and instil confidence we will see borrowers successfully exit their loans.

MSQUARED CAPITAL

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