



Commercial lending

Broker lending guide

October 2026

Certain capital. *Clear terms.*

A lender that gives a *clear yes*



residential, commercial & industrial securities



up to 75% LVR



settlements from 72 hours



no hidden fees

October 2026

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

	First mortgages	Second mortgages
Certain capital Clear terms	8.99% starting interest rate p.a. 1.5% establishment + GST & broker fee \$50m maximum loan minimum \$500,000	14.49% starting interest rate p.a. 2.0% establishment + GST & broker fee \$2m 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 Residual stock	Equity release (unlimited cash out) Bridging loans Working capital Tax debt
Secured by real estate nationally	75% maximum LVR Residential, commercial & industrial securities Metro NSW, VIC, QLD, SA, WA, ACT & TAS Regional considered	70% maximum LVR Low doc loans & flexible payment terms Interest capitalised for full term OR 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 had let them down. 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

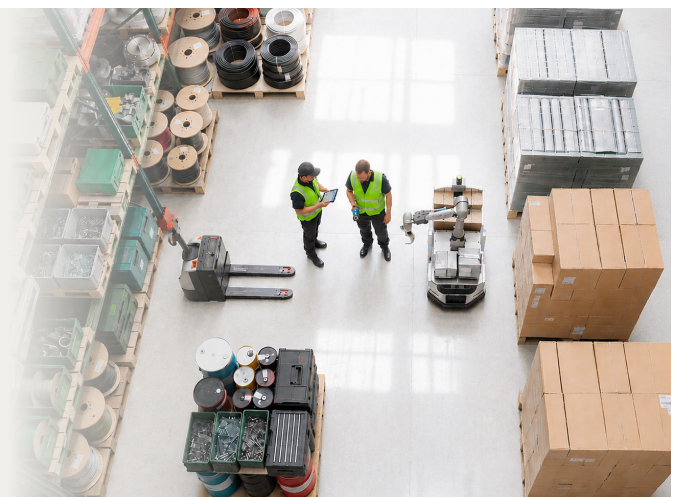
75% LVR

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

Faced with a surge in business demand, a borrower required working capital to support the fulfilment of several large manufacturing orders. With an unencumbered industrial asset available as security, Msquared Capital moved quickly, obtaining a valuation within a few business days and settling the facility within the timeframe required to keep the business moving.

\$4.2 million

Industrial

South East
Perth

67% LVR

First Mortgage

Refinance

75% 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

75% LVR

First Mortgage



Grow

Flexible valuation approach accelerates refinance

With an existing facility nearing expiry, the borrower required additional capital to support business growth. Following a review by credit, Msquared Capital accepted the reassignment of an existing valuation completed by an on-panel valuer, allowing the refinance to proceed quickly and saving the client both time and money.

\$4.5 million

Residential

Brisbane

72% LVR

First Mortgage

Connect with a BDM



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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 instill confidence we will see borrowers successfully exit their loans.





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