Loan Product Guide

prime capital

FAST

Approvals within 24 hours and settlement within 5 working days.

SIMPLE

No forms, unnecessary documents, or locked-in servicing calculators.

LOANS

Flexible loans for SMEs, from $250k up to $25M with secured funding.

Call 1300 766 076
Email brokersupport@primecapital.com
primecapital.com/approve

Effective from May 2026

For accredited brokers only.

Match your client's needs to our solutions in seconds.

My client is looking to:

- Fund a **major purchase** or expansion
- Finance a **new build** or development
- Cover **extra costs** for any projects
- Upgrade or **renovate** a property
- Secure **long-term** finance for growth
- Acquire **land** or property for future growth
- Access **cash** for business needs
- **Refinance** an existing business loan
- Consolidate ATO and other **business debts**
- **Unlock equity** for new opportunities

Applications are subject to Prime Capital's standard credit criteria. Full terms and conditions will be included in our loan offer. Other fees and charges may be payable. Any fees quoted are current as at the effective date of this update and are applicable for new applications only. Prime Capital reserves the right to change its fees and rates at any time without notice.

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Our BDMs will bend over backwards

To secure the best possible rate and a fast turnaround for your clients.

Business products

Business Basics

Short-term funding and flexible cash flow support

$250k ⟶ $5M

Loan term up to
3 years

Repayment
Interest only

Max LVR

House	75%
Unit	70%
Commercial	70%
Land	60%

Business 30

Long-term finance for businesses seeking lasting stability

$250k ⟶ $3M

Loan term up to
30 years

Repayment
3 years interest only, P&I thereafter

Max LVR

House	80%
Unit	75%

Business Jumbo

Large-scale funding for asset-rich and growing businesses

$5M ⟶ $25M

Loan term up to
3 years

Repayment
Interest only

Max LVR

House	75%
Unit	70%
Commercial	65%

House Unit Commercial Land

Business Construction

Finance new builds for SME developers

$1M ⟶ $10M

Loan term up to
3 years

Repayment
Interest capitalised

Max LVR

House	GRV 70%
House	TDC 80%
Unit	GRV 70%
Unit	TDC 80%

Business Renovation

Fund renovation or value-add property projects

$1M ⟶ $5M

Loan term up to
3 years

Repayment
Interest capitalised

Max LVR

House	70% as complete value
Unit	70% as complete value

House Unit

Our team moves as fast as you do

Our BDMs work closely with credit to secure competitive rates and fast approvals, helping you deliver smoother settlements for your clients.

Fast, Simple, Loans.™

Application	Approval	Valuation	Loan Documents	Settlement
Online via Prime Approve	**<24 hrs** from application	**2-4 days**	**48 hrs** after valuation	**24 hrs** after signed docs are returned

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Business Products

Business Basics

A flexible funding option for business owners - whether you're unlocking working capital or acquiring land for future growth. Designed for simplicity, speed, and flexibility, with options for self-declared income and fast access to funds.

Best suited for

- Self-employed business owners needing short to medium-term funding
- SMEs seeking funding for working capital, business expansion or refinancing existing business debt

Key Features

- Self-declared income accepted
- Interest-only repayments
- Fully flexible with 30 days' notice to repay
- No locked-in contract
- Fast access to funds within 5 days

Key Restrictions

- Risk fee may apply (subject to application)
- Maximum loan size may vary by region (up to $3M in some areas)
- Not available for agricultural land

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Business 30

A flexible option for businesses in need of long-term funding.

Best suited for

- SMEs looking for reliable long-term finance to support business goals.

Key Features

- Income verification document required
- Interest-only repayments for up to 3 years, then P&I
- Fully flexible with 30 days' notice to repay
- No locked-in contract
- Up to 80% LVR

Key Restrictions

- Not for NCCP loans
- Commercial properties or vacant land not acceptable
- Risk fee may apply (subject to application)

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Business Jumbo

Finance that scales with your client's ambition. For businesses needing larger loans with minimal hassle.

Best suited for

- SMEs that are asset-rich and need larger funding with minimal time or hassle.

Key Features

- Self-declared income accepted
- Interest-only repayments
- Fully flexible with 30 days' notice to repay

Key Restrictions

- Secured by residential or commercial property
- S&P Metro only
- Minimum term 6 months; 30 days' notice required for early repayment
- Risk fee may apply (subject to application)

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Supporting every stage of the build

Business Construction

Straightforward construction finance with fast approvals and flexible terms. Perfect for boutique developers who need agility.

Best suited for

- SME developers funding new residential construction projects.

Key Features

- Self-declared income accepted
- Interest capitalised monthly
- Fully flexible with 30 days' notice to repay
- No pre-sales requirement

Key Restrictions

- Risk fee may apply (subject to application)
- S&P Metro only
- Minimum term 6 months; 30 days' notice required for early repayment
- GST not funded

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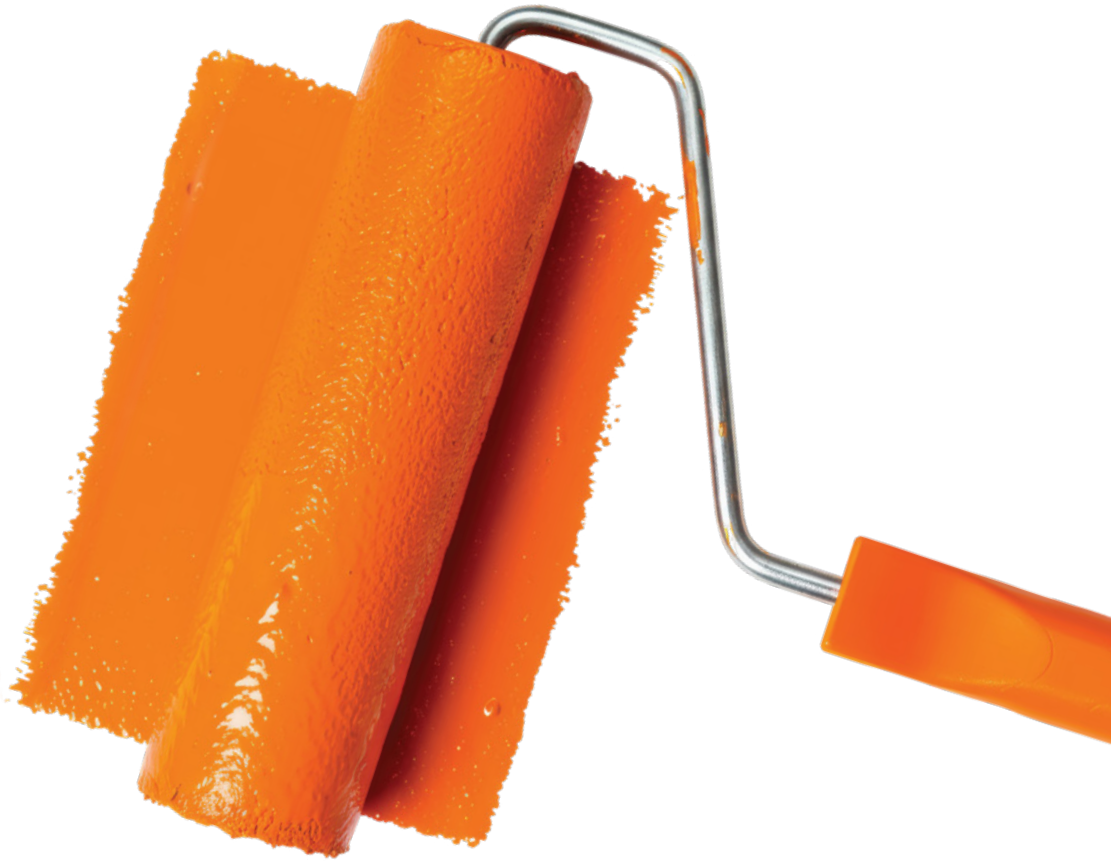
Business Renovation

Flexible renovation finance to upgrade, refurbish or extend residential properties without the red tape.



Best suited for

- Developers or business owners funding renovation or value-add projects on existing or newly purchased properties.

Key Features

- Self-declared income accepted
- Interest-only repayments
- Fully flexible with 30 days' notice to repay
- Suitable for cosmetic or structural renovations

Key Restrictions

- Secured by residential property
- S&P Metro location only
- Risk fee may apply (subject to application)
- Commercial property not acceptable

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Fees

	Business Basics	Business Basics30	Business Jumbo	Business Construction	Business Renovation
Establishment fee	1.50%	0.95%	from 1.10%	1.65%	1.65%
Commercial line fee	0.1%	0.1%	from 0.1%	0.1%	0.1%

Risk fee schedule

Risk fee may apply to any products and are subject to final underwriting approval. Where a risk fee is applicable, it will range from 0.5% - 1%, the greater of applicable % or minimum fee $2,990 will apply.

Additional fees

Valuation costs	at cost incurred
Legal costs	at cost incurred
Discharge fee	$880

FAQ

Q: How does Prime Capital assess applications?

A: We take a hybrid approach combining smart tech with human expertise. Automation speeds up approvals, while our credit team adds the judgment and flexibility.

Q: Is specialist lending only for the credit impaired?

A: Not at all. Only a small portion of our customers have credit issues. Most are business owners with irregular income, strong assets or fast growth who need more flexibility than the banks can offer.

Q: What is unlimited debt consolidation?

A: There's no cap on the number of business debts that can be rolled into a single loan including ATO debts as long as it fits within the approved lending limit.

Q: What is unlimited credit impairment?

A: It means there's no fixed limit on the level of credit impairment we can consider. If the business has recovered and can demonstrate ongoing strength, we'll take a practical view.

Q: How do I get accredited with Prime Capital?

A: Visit primecapital.com/broker to start your accreditation process. Our website gives you access to resources, tools, product information and scenario support.

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Additional lending policies

Use these policies as a quick reference for eligibility, loan conditions and requirements when structuring scenarios with your clients.

Responsible lending

We're committed to responsible lending and work with our broker partners to ensure every loan is assessed with care, transparency and integrity.

Eligible borrowers

We only lend to companies registered with ASIC.
All mortgage applications must clearly demonstrate a commercial financial benefit to each applicant.

Ineligible borrowers & securities

We don't lend on:

- Leasehold properties (ACT accepted)
- Contaminated or environmentally impacted sites
- Heritage-listed properties (exceptions may apply)
- Consumer loans governed by the National Consumer Credit Protection Act
- Businesses that don't meet the required Debt Service Coverage Ratio (DSCR)

Guarantors

All guarantors are required to obtain independent legal and financial advice before signing loan documents. This ensures all parties understand their obligations and the commercial nature of the loan.

Valuations

All credit approvals are subject to an independent valuation by a Prime Capital–approved valuer. Valuations commissioned by clients or brokers cannot be used.

Refinances

We will refinance existing loans from banks, non-banks, private lenders and solicitors.

Cash out

Subject to credit approval we can provide unlimited cash out for stated purposes, including consolidation of business debts, ATO debts and working capital

Repayments

Monthly repayments are due on the 1st of each month in advance, except:

- Business 30: repayments are due monthly on the settlement anniversary date.
- Business Construction and Renovation: interest is capitalised during construction.
- Early repayments are permitted with 30 days' written notice, subject to minimum loan terms.

Application fee

0.3% of the loan amount or $2,950 — whichever is greater. This covers costs associated with processing the application.

Maximum exposure per application

- Business 30: $3M
- Business Basics: $5M
- Business Renovation: $5M
- Business Builder: $10M
- Business Jumbo: $25M

Unit guidelines

Prime Capital will fund a maximum of 10 units per building.

Minimum internal sizes are:

- 50m^2 for 1-bedroom units
- 70m^2 for 2-bedroom units

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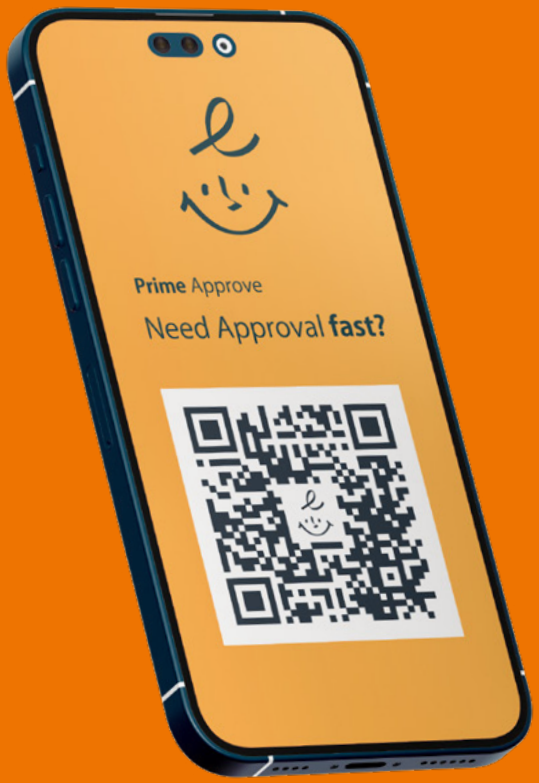
Fast, Simple, Loans.™

Same-day approvals*

No long application forms

No clawbacks



Get in touch

Want to learn more, get accredited or just speak to our team?

- brokersupport@primecapital.com
- Contact our broker hotline on 1300 766 076
- primecapital.com
- Broker Portal: primecapital.com/brokers

Sending us an application is easy

Submit your application through Prime Approve for fast loan approval.

*Applications are subject to Prime Capital's standard credit criteria. Same-day approvals apply to applications received before 3pm on business days. Applications received after 3pm will be reviewed the following business day.

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OWN TOMORROW