Titan Capital

Broker Product Guide

November 2026

Titan Capital
Business purpose lending, secured by residential property

titancapital.au
1300 304 770

WHO WE ARE

Ten years in. Still reading every deal.

Titan Capital is an Australian non-bank lender. We lend to company and trust borrowers for business purposes, on a first mortgage over residential property. Since 2016 we have settled more than $1 billion, backed by two bank-funded warehouses and our own wholesale fund.

$1B+	$200K to $15M	From 8.20%	3 to 24 months
Settled since 2016	Loan size, first mortgage	Standard and Land Plus rate	Loan terms

WHY TITAN CAPITAL

01	**A person in credit reads every deal.**	EVERY SCENARIO READ
02	**One team, scenario to settlement.**	SALES, CREDIT AND SETTLEMENTS
03	**We lend on the property.**	NO INCOME VERIFICATION
04	**Your brokerage stays paid.**	NO CLAWBACK, NIL EXIT FEE

AUSTRALIAN MORTGAGE AWARDS

Excellence Awardee, Fintech Lender of the Year

2024, 2025 and 2026

COMMERCIAL FINANCE AWARDS 2026

Finalist, Commercial Service Provider of the Year

Announced October 2026

OUR STORY

How we got here.

We started in 2016 with one idea: give brokers a lender that reads the deal, not just the checklist. Here's how it has grown.

2016	Titan Capital enters SME lending.
2017	First institutional funding, from a large international organisation.
2018	Second institutional funding.
2019	$100 million settled in a single year.
2020	We start building our own loan process system.
2021	Our wholesale fund business begins. We move to 55 Clarence Street, Sydney.
2022	Sales grows into a BDM team and a Sales Associate team.
2024	The SAIL Platform is released to brokers. Excellence Awardee at the Australian Mortgage Awards: Fintech Lender of the Year, and Best Non-Bank BDM (Darren Yow).
2025	First bank-funded warehouse. More than $1 billion settled since 2016.
2026	Mega Loans launch, for facilities up to $15 million. Second bank-funded warehouse, and a place on the Yellow Brick Road aggregator panel.

PRODUCT MATRIX, NOVEMBER 2026

Three products. One set of rules.

Business purpose loans from $200K to $15M, on a first mortgage over residential property. No income verification.

Standard Term

The everyday deal.

Standard rate

From 8.20%

Max LVR	**75%**
Loan size	**$200,000 to $7,500,000**
Term	**3 to 24 months**

The everyday product for business purpose loans against residential property.

Mega Loan

For the bigger ones.

Standard rate

From 8.49%

Max LVR	**60%**
Loan size	**$7,500,000 to $15,000,000**
Term	**Up to 24 months**

Larger facilities against metro residential property.

Land Plus

Land, put to work.

Standard rate

From 8.20%

Max LVR	**60%**
Loan size	**$200,000 to $7,500,000**
Term	**12 months**

Lending against metro residential land.

On every product: **No clawback** · brokerage paid once, on settlement **Nil exit fee** **3 month minimum**

IS IT A TITAN DEAL?

What we lend on, and what we don't.

We lend on

- ✓ Business purpose: equity release, business working capital, ATO debt and more
- ✓ Residential houses, townhouses, units and apartments
- ✓ Residential land in metro locations (Land Plus)
- ✓ Company and trust borrowers
- ✓ First mortgage security
- ✓ At least one guarantor with a credit score of 550 or above

We don't

- × Second mortgages
- × Commercial or industrial property as security
- × Individuals borrowing in their own name
- × Consumer or personal purpose loans

THE FULL MATRIX

Fees and eligibility, side by side.

	Standard Term	Mega Loan	Land Plus
Standard rate	**From 8.20%**	**From 8.49%**	**From 8.20%**
Max LVR	75%	60%	60%
Loan size	$200,000 to $7,500,000	$7,500,000 to $15,000,000	$200,000 to $7,500,000
Term	3 to 24 months	Up to 24 months	12 months
FEES			
Establishment fee	Set per deal, confirmed with your indicative terms		
Line fee	0.10% per month		
Legal cost	$2,200 plus disbursements	$3,000 to $6,000 plus disbursements	$2,200 plus disbursements
Exit fee	Nil		
SECURITY AND BORROWERS			
Acceptable security	Residential house, townhouse, unit or apartment	Residential house, townhouse, unit or apartment	Residential land
Locations	Metro and non metro postcodes	Metro	Metro
Mortgage ranking	First mortgage		
Borrowers	Company and trust		
Credit score	550 or above for at least one guarantor		
PURPOSE AND TERMS			
Loan purpose	Equity release, business working capital, ATO debt and more		
Minimum term	3 months		
Brokerage	No clawback, one-off, paid on settlement		

Rates and fees are indicative, current as at November 2026, and subject to Titan Capital's credit assessment. The establishment fee is set for each deal and confirmed with the indicative terms. Business purpose lending only. Terms and conditions apply.

PRODUCT 01

Standard Term

The everyday deal.

Standard rate, November 2026

From 8.20% p.a.

A first mortgage over residential property for a business purpose, on a term from 3 to 24 months. Short enough for a bridging need, long enough for a refinance to play out, with no exit fee if the client pays out early.

GOOD FOR

- ✓ Clearing an ATO debt at settlement
- ✓ Releasing equity for working capital, stock or a project
- ✓ A refinance the bank won't start or won't finish
- ✓ A hard settlement date that can't move

Loan size	**$200,000 to $7,500,000**
Term	**3 to 24 months**
Max LVR	**75%**
Security	**House, townhouse, unit or apartment**
Locations	**Metro and non metro**
Legal cost	**$2,200 plus disbursements**
Establishment fee	**Set per deal**
Line fee	**0.10% per month**
Exit fee	**Nil**
Minimum term	**3 months**
Borrowers	**Company and trust**
Credit score	**550+ for one guarantor**
Brokerage	**Paid on settlement, no clawback**

RECENTLY FUNDED ON STANDARD TERM

Just funded

Dover Heights, NSW

$4.42M

An existing lender and the ATO, both paid out on the day it settled.

A company borrower with an ATO position. Both debts paid directly at settlement from one first mortgage.

55.25% LVR — Standard max 75%

8.35% · 12 months

Just funded

South Penrith, NSW

$640K

Three business debts cleared, with working capital left over.

The ATO and two business lenders paid at settlement, and the balance released for a project.

55.65% LVR — Standard max 75%

7.99% · 12 months

Just funded

Burton, SA

$300K

A trading produce business, released equity on a 24-month term.

Low gearing, a business purpose in one line, and a first registered mortgage.

23.08% LVR — Standard max 75%

8.45% · 24 months

Client details anonymised. Figures reflect the approved structure.

PRODUCT 02

Mega Loan

For the bigger ones.

Standard rate, November 2026

From 8.49% p.a.

Larger facilities, from $7.5 million to $15 million, against metro residential property, on a term of up to 24 months. Launched in 2026. On a deal this size, talk to your Relationship Manager early.

- ✓ Larger refinances and equity releases
- ✓ Consolidating several facilities into one first mortgage

Loan size	**$7.5M to $15M**
Term	**Up to 24 months**
Max LVR	**60%**
Security	**House, townhouse, unit or apartment**
Locations	**Metro**
Legal cost	**$3,000 to $6,000 plus disb.**
Establishment fee	**Set per deal**
Line fee	**0.10% per month**
Exit fee	**Nil**

PRODUCT 03

Land Plus

Land, put to work.

Standard rate, November 2026

From 8.20% p.a.

Lending against residential land in metro locations, whether the client is buying land or refinancing land they already hold. We look at the location, zoning, future planning, environmental conditions and the market for that kind of land.

- ✓ Buying or refinancing metro residential land
- ✓ Releasing equity from land for a business purpose

Loan size	**$200,000 to $7,500,000**
Term	**12 months**
Max LVR	**60%**
Security	**Residential land**
Locations	**Metro**
Legal cost	**$2,200 plus disbursements**
Establishment fee	**Set per deal**
Line fee	**0.10% per month**
Exit fee	**Nil**

HOW IT WORKS

From scenario to settlement.

Every deal starts with a short scenario and a straight answer from credit. The same team then takes it through to settlement.

01

Send the scenario

Two lines is enough: the security, roughly how much, and what it's for.

02

Get a straight answer

A person in credit reads it and tells you where it sits.

03

Settle

Sales, credit and settlements are all in-house, so deals keep moving.

FROM APPLICATION TO SETTLEMENT

01	**Application**	The client completes the application form.
02	**Letter of offer**	Issued with indicative terms, including the establishment fee.
03	**Review, sign and pay**	Applicant details confirmed and the upfront fee paid.
04	**Property valuation**	A valuation is carried out on the security property.
05	**Loan documentation**	The loan agreement is issued to the client's solicitor.
06	**Agreement execution**	The client signs, witnessed by their solicitor.
07	**Settlement**	Booked and completed by our in-house team.

Send scenarios to
scenario@titancapital.au

Or call
1300 304 770

Online
titancapital.au/brokers

RECENT DEALS

What we have funded.

A few of the deals that came through the door: the scenario, how credit read it, and how it settled.

Just funded

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23.08% LVR — Standard max 75%

8.45% · 24 months

Case study

Morayfield, QLD

$727.5K

Bank debt, a caveat and an ATO debt. Cleared in one facility.

A construction business refinanced its mortgage, paid out a business caveat and cleared an ATO debt. Settled in 7 days.

75% LVR — Standard max 75%

7.85%

Case study

Belfield, NSW

$956.6K

The incumbent lender wouldn't move the date. We settled in 9 days.

A refinance with cash out against a $2.4M property, with the outgoing lender demanding payout on a fixed date.

39.9% LVR — Standard max 75%

7.75%

Case study

Burnside, QLD

$588K

Offshore guarantor. Developer sale. Credit approved in 8 days.

A straight purchase through an established developer, with the offshore guarantor's legal advice built into the plan from day one.

70% LVR — Standard max 75%

7.95%

Client details anonymised. Figures reflect the approved structure and are subject to Titan Capital's credit criteria.

SALES AND CREDIT

The people behind your deal.

Pick whoever you know, or whoever's closest. We'll come back to you with a straight answer.



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Not sure who to call?
Call head office and we'll point you to the right person.

1300 304 770
scenario@titancapital.au

IMPORTANT INFORMATION

For authorised broker use only.

About this guide

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Rates, fees and criteria

Rates and fees are indicative, current as at November 2026, and subject to Titan Capital's credit assessment. The establishment fee is set for each deal and confirmed with the indicative terms. Business purpose lending only, to company and trust borrowers. Terms and conditions apply.

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Deals and statements of intent

Client details are anonymised and figures reflect the approved structure. Past outcomes do not guarantee how a future deal will be assessed. This guide contains statements of intent and opinion that may not be realised. To the maximum extent permitted by law, Titan Capital, its related entities and their directors, officers and employees exclude all warranties about the accuracy, completeness or currency of this guide, and all liability for losses arising from it.

GOT A SCENARIO?

Two lines is all we need.

EMAIL
scenario@titancapital.au

CALL
1300 304 770

VISIT
55 Clarence Street, Sydney