

WHO WE ARE

Business purpose lending, secured by *residential property*.

Titan Capital is an Australian non-bank lender built for business purpose lending secured by residential property. Since 2016 we have settled more than \$1 billion, backed by two bank-funded warehouses and our own wholesale fund, with sales, credit and settlements all in-house.

01 Business purpose Equity release, business working capital, ATO debt and refinances the bank has walked away from.	02 Residential security Houses, townhouses, units and apartments, plus residential land. First mortgage only.	03 No income verification Company and trust borrowers, assessed on the security and the exit, not a servicing calculator.
---	--	--

No clawback Brokerage paid once, on settlement	Nil exit fee Pay out early at no cost	3 month minimum A short need stays short	From 7.95% Standard and Land Plus rates
--	---	--	---

WHEN TO THINK TITAN

- A client with an ATO debt that needs clearing at settlement
- Releasing equity to fund a business or working capital
- A refinance the bank won't start or won't finish
- A hard settlement date that can't move
- Company and trust structures that don't fit a checklist
- Strong security, but income that is hard to evidence

OUR PRODUCTS

Eligible for premium business borrowers.
No income verification required.

	Standard Term Length	Mega Loan	Land Plus
Standard rate	From 7.95%	From 8.24%	From 7.95%
Term	3 to 24 months	Up to 24 months	12 months
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
Establishment fee	From 1.10%	From 1.25%	From 1.10%
Line fee	0.10% per month		
Loan purpose	Equity release, business working capital, ATO debt and more		
Acceptable security	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		
Brokerage	No clawback, one-off, paid on settlement		
Exit fee	Nil		
Minimum term	3 months		
Legal cost	\$2,200 plus disbursements	\$3,000 to \$6,000 plus disbursements	\$2,200 plus disbursements

Rates and fees are indicative, current as at October 2026, and subject to Titan Capital's credit assessment. Business purpose lending only. Terms and conditions apply.

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.

RECENT DEALS

What we have *funded*.



ATO DEBT

Morayfield, QLD · Refinance and equity release

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

LOAN	LVR	RATE
\$727.5K	75%	7.85%

SCENARIO

A construction business needed to refinance its mortgage, pay out a business caveat and clear an outstanding ATO debt.

CHALLENGE

Three separate creditors sitting behind one property, one of them the ATO.

HOW WE READ IT

Assessed on the equity, not the debt list. One facility to refinance, pay out the caveat and clear the ATO.

— \$727.5K settled in 7 days. Bank refinanced, caveat paid out and the ATO debt cleared.



REFINANCE AND EQUITY RELEASE

Belfield, NSW · Refinance and cash out

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

LOAN	LVR	RATE
\$956.6K	39.9%	7.75%

SCENARIO

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

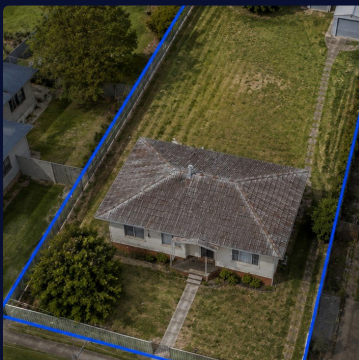
CHALLENGE

A hard deadline from the outgoing financier. Miss it and the borrower was exposed.

HOW WE READ IT

Moved the file through credit and settlement inside the deadline at a conservative LVR, releasing extra cash.

— Settled in 9 days. Deadline met, \$956.6K facility in place and extra cash released.



DEVELOPMENT

Burnside, QLD · New purchase

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

LOAN	LVR	RATE
\$588K	70%	7.95%

SCENARIO

A straight purchase through an established developer, with the guarantor behind it based overseas.

CHALLENGE

An offshore guarantor needs independent legal advice arranged first, a step that stalls most bank timelines.

HOW WE READ IT

Built the offshore legal advice into the plan from day one and assessed the file as a standard purchase.

— Credit approved in 8 days. Settlement proceeding as a straight purchase, offshore guarantor included.

Figures reflect the approved structure. Client details are anonymised and images are illustrative.

— GOT A SCENARIO?

Call *any of us.*

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



Kieran Ronan
BUSINESS DEVELOPMENT MANAGER
0485 872 381
kieran.ronan@titancapital.au



Darren Yow
RELATIONSHIP MANAGER
0499 578 420
darren.yow@titancapital.au



Bob Li
RELATIONSHIP MANAGER
0456 628 859
bob.li@titancapital.au



Nelson Marques
RELATIONSHIP MANAGER
0433 954 485
nelson.marques@titancapital.au



Daniel Harrington
MARKETING AND OUTREACH MANAGER
0468 449 758
daniel.harrington@titancapital.au

— NOT SURE WHO TO CALL?

Call head office and we'll point
you to the right person.

1300 304 770

marketing@titancapital.au