Titan Capital

Product Matrix

November 2026

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

	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. For authorised broker use only.

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.

scenario@titancapital.au | titancapital.au

Talk to your Relationship Manager or call **1300 304 770**