TwelveGrains
CAPITAL PARTNERS

PRODUCT GUIDE

October 2026

	COMMERCIAL BRIDGING	BUSINESS BOOSTER
Min. loan amount	$1,000,000	$500,000
Max. loan amount	$50,000,000 (larger loans considered)	$50,000,000 (larger loans considered)
Term	>3 years	>6 months
Borrower	Incorporated entity with ACN only	Incorporated entity with ACN only
Security	Residential, commercial, industrial, vacant land	Residential, commercial, industrial, vacant land, specialised, jewellery, shares, etc.
Location	Australia wide (metro)	Australia wide
Position	1st Mortgage	1st and 2nd mortgage
LVR	>70%*	>70%*
Use of Funds	Business purposes only	Business purpose only
Interest rates	From 9.99%	From 1.1% pm
Loan management fee	0.1% pm	-
Establishment fee	1.65%	from 3.3%
Turnaround Time	1-2 weeks	1-5 business days

LVR Guide

Property Type	LVR
Residential House / Townhouse	75%
Residential Unit	65%
Commercial - Leased	65%
Commercial - Metro Vacant	60%
Residential Metro Land	55%
Development Site - Metro	50%