2026

Broker Product Sheet

SPEEDY BUSINESS FINANCE

Low Doc (2nd Mortgage)

Our Low Doc 2nd Mortgage offers flexible lending solutions with a streamlined approval process. Secure funding quickly without the need for full financials, making it ideal for urgent financing needs.

Product Info:

Loan Size: $50,000 to $1,500,000

Rate: From 1.50% per month

Max LVR: 75.00%

Term: 1 to 24 Months

Valuations: Desktop (same day)

Average Settlement: 3 Days

Time in Business: 1 Day

Loan Type: Interest Only (Capitalised or Non Capitalised)

Security: Commerical, Resi & Land

Type: 1st or 2nd Mortgage

Brokerage: Uncapped

Documents Required:

- Speedy Application Form
- 100 points of ID
- Rates Notice
- Mortgage Statement
- Illion Bank Statements
- Trust Deed (if applicable)

Lite Doc (2nd Mortgage)

Our Lite Doc 2nd Mortgage provides a hassle-free lending solution with minimal documentation requirements while offering more competitive rates. Perfect for borrowers who may not qualify for traditional bank loans but still need fast access to capital.

Product Info:

Loan Size: $50,000 to $750,000

Rate: 16.50% P.A (1.37% per month)

Max LVR: 75.00%

Term: 1 to 18 Months

Valuations: Desktop (same day)

Average Settlement: 5 Days

Time in Business: 12 months

Loan Type: Interest Only (Capitalised or Non Capitalised)

Security: Residential or Land

Type: 1st or 2nd Mortgage

Brokerage: Uncapped

Documents Required:

- Speedy Application Form
- 100 points of ID
- Rates Notice
- Mortgage Statement
- Illion Bank Statements (DSCR of 1.50)
- First or Second Ranking PPSR
- Company Score 500+ Pesonal 600+
- ATO (Arrangement Accepted)

Alt Doc 85.00% LVR (2nd Mortgage)

Borrow up to 85% LVR with our high-leverage Lite Doc 2nd Mortgage, offering greater access to equity with reduced paperwork. This product is tailored for borrowers needing higher LVR solutions without the complexity of full-doc loans.

Product Info:

Loan Size: $50,000 to $750,000

Rate: 28.00% P.A (2.33% per month)

Max LVR: 85.00%

Term: 1 to 24 Months

Valuations: Desktop (same day)

Average Settlement: 5 Days

Time in Business: 1 Day

Loan Type: Interest Only (Capitalised or Non Capitalised)

Security: Commerical, Resi & Land

Type: 1st or 2nd Mortgage

Brokerage: Uncapped

Documents Required:

- Speedy Application Form
- 100 points of ID
- Rates Notice
- Mortgage Statement
- Illion Bank Statements (DSCR 1.50)
- Trust Deed (if applicable)
- ATO (Arrangement Accepted)

Fast-Track Settlement Process

At Speedy Finance, we specialise in efficient and flexible 2nd mortgage lending solutions, ensuring your clients get the funding they need—fast. Our streamlined process takes deals from scenario submission to settlement with minimal delays.

Scenario Submission & Conditional Terms

- Submit a loan scenario via email or our online platform.
- Desktop Valuation is completed in house.
- Our credit team assesses the deal and provides a Conditional Term Sheet outlining indicative terms, rates, and fees.
- If the terms are accepted, we proceed to document collection.

Document Collection & Review

- We request all required supporting documents.
- Borrower provides the documents for verification.
- Our credit team reviews the submission to confirm feasibility.

Formal Loan Offer

- A Formal Loan Offer is issued once due diligence is completed.
- The borrower reviews and signs the loan agreement.
- Valuations and other necessary checks are finalised.

Legal Documentation Issued

- Our solicitors prepare and issue the loan contract for execution.
- The borrower's legal representative reviews and facilitates signing
- Loan documents are returned, and final compliance checks are completed.

Settlement

- Signed loan documents are verified, and settlement is scheduled.
- Funds are transferred, and security is registered.
- Borrower receives funds—deal completed!

SPEEDY BUSINESS FINANCE

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Submit Scenario