

Alternative Lending Solutions

Product Guide

Verified Capital delivers fast, reliable short-term loans for individuals, SMEs, and property developers—filling the gap when banks fall short.

Who We Are

Leveraging extensive experience and a reputation for excellence, Verified Capital has earned the trust of many clients across Australia by offering **fast and reliable short-term lending solutions**.

- ✓ **FUNDING AVAILABLE WITHIN 3–7 DAYS**
- ✓ **LESS YELLOW TAPE WITH INFORMATION REQUIREMENTS**
- ✓ **FLEXIBLE STRUCTURES**
- ✓ **SOLUTION-FOCUSED**
- ✓ **COMPETITIVE RATES**

Why Us?

Seasoned Non-Bank Lender

Benefit from expert insights and customised lending, backed by a proven track record of performance.

Quick Approvals and Settlement Times

Streamlined assessments and quick funding so you can act with confidence and speed.

Financing Aligned to Your Project

We tailor each solution to the scale and strategy of your development or commercial needs.

Transparent, No Hidden Fees

Clear terms. No surprises. We prioritise trust and transparency in every agreement.

Fixed Rate, Interest-Only Options

Maintain control with predictable costs and flexible repayment structures.

Personalised Lending Solutions

Our professional team works with you to create finance strategies that meet your timing, requirements, and return expectations.

The Verified Capital Process

01

Get Conditional Approval

Leave the complexity behind. Submit your application and we'll issue conditional approval within 24 hours.

02

Get Valuation Approval

We organise valuation and begin our due diligence to ensure transparency every step of the transaction.

03

Secure Necessary Docs

Conditional approval is converted to formal terms. We issue the docs and agree on the funding structure.

04

Settlement and Fund Release

Funds are released promptly. Sometimes as quickly as 1 to 3 days, so you can proceed with confidence.

WE LEND FROM

\$100k to \$15m

ALL FUNDING PURPOSES

WE OFFER

1-24 months

TAILORED LOAN TERMS

WE OFFER

Up to 75% LVR

SECOND, CAVEAT & BRIDGING OPTIONS

Product Guide Rates

Feature	1st Mortgage	2nd Mortgage
Purpose of Loan	Any commercial purpose including: <ul style="list-style-type: none"> • Urgent Settlements • Purchase • Refinance (unlimited cash out) • Working Capital • Tax Debt • Bridging (incomplete construction) • Residual Stock 	Any commercial purpose including: <ul style="list-style-type: none"> • Urgent Settlements • Purchase • Refinance (unlimited cash out) • Working Capital • Tax Debt • Bridging (incomplete construction) • Residual Stock
Interest Rate (pa)	From 9.00%	From 15%
Security Type	Residential, commercial, industrial, specialised commercial, DA approved development sites, raw development sites and rural	Residential, commercial, industrial, specialised commercial, DA approved development sites, raw development sites and rural
Loan Amount	\$100k - \$10 million	\$100k - \$10 million
Max LVR	75%	75%
Loan Terms	1 - 24 months	1 - 24 months
Interest Payments	Capitalised or monthly	Capitalised or monthly
Establishment Fee	2.2%	2.2%

Assessment

Requirements (What we require for a letter of offer)

01

High-level summary of commercial fund usage and required amount.

03

Specify the loan term (1–18 months) and the planned exit strategy for repayment.

02

Provide the full address and type of proposed security (e.g. residential, land, commercial, etc.).

04

Provide borrowing entity details, including company info and IDs for directors and guarantors.

Case Studies



Dural, NSW

- ✓ Urgent Settlement
- ✓ 1st Mortgage
- ✓ LVR: 75%
- ✓ Loan Size: \$6,500,000

Loan Purpose:

Urgent settlement needed as the approaching Lender was unable to meet the borrower's Time constraints.



Sunshine Coast, QLD

- ✓ ATO Debt
- ✓ 2nd Mortgage
- ✓ LVR: 65%
- ✓ Loan Size: \$1,800,000

Loan Purpose:

To settle Tax debt and restructure the client's building company, a lowly leveraged investment property serving as collateral allowed for a second mortgage solution.

Case Studies

Business Owner

Balmain, NSW

- ✓ ATO Debt + Working Capital
- ✓ 2nd Mortgage
- ✓ LVR: 65%
- ✓ Loan Size: \$950,000
- ✓ Term: 9 months

Scenario

A hospitality group needed urgent working capital to reopen a renovated venue but couldn't secure bank refinancing due to COVID-related tax arrears.

Solution

Verified Capital secured a 2nd mortgage on the director's residential investment property to clear ATO debt and fund working capital for reopening and cashflow rebuilding.

Broker Wins

Achieved a quick solution for a stressed client, later refinancing with a bank after recovery.

Self-Employed Consultant

Toorak, VIC

- ✓ ATO Arrears + Staff Wages
- ✓ 1st Mortgage (refinance)
- ✓ LVR: 70%
- ✓ Loan Size: \$1,300,000
- ✓ Term: 6 months

Scenario

A high-income consultant faced \$400k ATO debt and payroll delays; their lender denied additional drawdowns.

Solution

Verified Capital refinanced the property with a short-term 1st mortgage, capitalizing interest to preserve cashflow and pay off the ATO and internal liabilities.

Broker Wins

A quick turnaround protected the client's reputation and allowed the broker to arrange long-term financing after tax clearance.

Case Studies

Urgent Purchase

Newcastle, NSW

- ✓ **Off-Market Commercial Asset**
- ✓ **1st Mortgage (purchase)**
- ✓ **LVR: 75%**
- ✓ **Loan Size: \$2,200,000**
- ✓ **Term: 12 months**

Scenario

An investor was offered an off-market commercial warehouse with great potential, but their bank's red tape made settling within the required 7 days impossible.

Solution

Verified Capital approved the deal within 48 hours, assessing the location, lease profile, and client's portfolio. Funds were released on time, saving the opportunity and deposit.

Broker Wins

Saved the deal, earned a quick commission, and secured the client's long-term loyalty.



Contact Us

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H: Weekdays, 8.30 AM – 5 PM EST