

# MANGO CREDIT PRODUCT MATRIX

## THE SIMPLE WAY TO SECURE SHORT TERM FINANCE

Mango Credit provides a range of financial solutions for personal and business borrowers that are tailored to meet your client's specific objectives and circumstances.



	Short-Term 1st Mortgage	Short-Term 2nd Mortgage (Caveat)
Rate guide	1%p.m. - 1.25%p.m. (12%p.a. - 15%p.m.)	1.25%p.m. - 2%p.m. (15%p.a. - 24%p.a.)
LVR	<70%	<70%
Loan size	\$25,000 - \$950,000+	\$25,000 - \$950,000+
Loan terms	Up to 36 months	Up to 36 months
Establishment fee	1% - 2%	1% - 2%
Eligible security type	Residential, commercial, industrial or vacant land in metro, regional, and rural locations	Residential, commercial, industrial or vacant land in metro, regional, and rural locations
Cash out	Unlimited	Unlimited
Valuation	LVR dependent	LVR dependent
Turnaround	Typically, within 3 - 5 days from application	Typically, within 3 - 5 days from application
Location	Australia wide	Australia wide
Low doc	✓	✓
Credit check	X	X
Income assessment	X	X
Flexible underwriting	✓	✓

## SHORT-TERM BRIDGING LOANS FOR PERSONAL USE

A short-term bridging loan can provide clients with a cashflow injection for personal use when:

- Their bank can't deliver based on circumstance or time
- They need a deposit for a new property (investment or principal place of residence)
- They don't have financials in order (but have equity in their home or other real estate)
- They require help with moving, living, legal, or medical costs
- They want to renovate or prepare the property prior to sale
- They're seeking to pay a personal bill or debt that can't wait until the property is sold
- They'd like to complete a small land subdivision or duplex intended for sale
- They're downsizing

## SHORT-TERM BRIDGING LOANS FOR COMMERCIAL USE

A short-term bridging loan can provide business clients with a cashflow injection for business uses, including:

- Working capital/ cashflow for business use
- Payment of a sizable tax bill
- Stock or an equipment purchase
- Starting, investing in, or buying a business
- Payment of wages
- An opportunity too good to miss!
- Invoice lags

DON'T BE A STRANGER  
**GET IN TOUCH TODAY**

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