

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.



✓ Low Doc

✓ Flexible Underwriting

**★** Income Assessment

X Credit Check

	1 <sup>st</sup> Mortgage	2 <sup>nd</sup> Mortgage (Caveat)
Rate Guide	From 1.20% p.m. (14.40% p.a.)	From 1.50% p.m. (18.00% p.a.)
LVR (Location dependent)	Consumer: <80% Business: <70%	
Loan Size	\$50,000 - \$1,000,000	
Loan Terms	Up to 36 months	
Establishment Fee	1% - 2%	
Eligible Security	Real estate - residential, commercial, industrial or vacant land in metro, regional and rural locations within Australia	
Location	Within Australia	
Turnaround	Within 3-5 working days from paperwork submission.	

### **HOW WE CAN HELP:**



#### SHORT-TERM BRIDGING LOANS FOR PERSONAL USE

A short-term bridging loan can provide clients with a cashflow injection for personal use when they have equity in their home or other real estate, and are intending to sell, and:

- Their bank can't deliver based on circumstances or time.
- They want to renovate or prepare the property prior to sale.
- They'd like to complete a small land subdivision or duplex intended for sale.
- They need a deposit for a new property (investment or PPOR).
- They require help with moving, living or legal costs.
- They're seeking to pay a personal bill or debt.

#### 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
- Stock or equipment purchase
- Payment of wages
- Invoice lags

- Payment of a sizeable tax bill
- Starting, investing or purchasing a business
- An opportunity too good to miss!

## Don't be a stranger! Get in touch today!

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