TRUST & STRENGTH

Commercial Lending Rates

November 2026 rate guide – prime, private, development and business funding across the full capital stack.

Prime Commercial Funding

Major lender & institutional capital for strong, well-documented deals

Commercial Property – Full Doc

Variable

Up to 40% LVR	FROM **6.30%**
Up to 60% LVR	FROM **6.49%**
Up to 70% LVR	FROM **6.75%**
Up to 80% LVR	FROM **7.45%**

Commercial Property – Full Doc

Fixed, up to 70% LVR

1-year fixed	FROM **6.55%**
3-year fixed	FROM **6.50%**
5-year fixed	FROM **6.65%**

Commercial Property – Lease Doc / Low Doc

Variable

Up to 60% LVR	FROM **6.80%**
Up to 65% LVR	FROM **6.99%**
Up to 70% LVR	FROM **7.40%**
Up to 80% LVR	FROM **7.60%**

Property Development – Full Doc

Up to 80% of TDC, capped at 65% of GRV

Interest rate	FROM **6.60%**
Line fee	FROM **1.50%**

Prime pricing generally applies to facilities of $5 million and above. Rates and maximum LVR depend on location, facility size, asset type and the overall strength of the deal.

Private Lending Solutions

Flexible non-bank capital when speed and structure matter more than the bank box

Commercial Property – Full Doc

Set-and-forget, no annual reviews · Variable

Up to 70% LVR	FROM **7.55%**
Up to 80% LVR	FROM **8.10%**

Commercial Property – Full Doc

Fixed, up to 70% LVR

1-year fixed	FROM **7.10%**
3-year fixed	FROM **7.05%**
5-year fixed	FROM **7.20%**

SMSF Commercial Loans

Variable

Up to 70% LVR	FROM **7.15%**
Up to 80% LVR	FROM **7.85%**

Commercial Property – Lease Doc / Low Doc

Variable

Up to 60% LVR	FROM **7.50%**
Up to 65% LVR	FROM **7.75%**
Up to 70% LVR	FROM **8.15%**

No Doc – Asset-Based Lending

Security-led assessment

Rates	FROM **9.35%**

Land Banking

Vacant and englobo land, up to 75% LVR

Rates	FROM **7.95%**

Residual Stock Loans

Unsold completed stock, up to 80% LVR

Rates	FROM **8.49%**

Private lending pricing and maximum LVR depend on location, facility size, asset type and the overall strength of the deal.

Development & Construction Capital

From site to completion – including deals with no pre-sales

Development Finance – No Pre-Sales Required

Senior debt, based on GRV

Up to 60% of GRV	FROM **8.75%**
Up to 65% of GRV	FROM **8.80%**
Up to 70% of GRV	FROM **8.85%**
Up to 75% of GRV	FROM **8.95%**
Up to 80% of GRV (blended)	FROM **12.99%**

Stretched Senior Development

Up to 75% of GRV and up to 90% of TDC

Interest rate	FROM **8.99%**
Line fee	FROM **1.50%**

Mezzanine Finance & Preferred Equity

Up to 80% of GRV and up to 90% of TDC

Rates	FROM **13.50%**

Development pricing and leverage depend on location, project size, asset type, builder and the overall strength of the deal.

Business Finance

Capital for operating businesses – growth, working capital and equipment

Secured Business Term Loans

Property or asset secured

Full Doc	FROM **6.75%**
Low Doc	FROM **8.55%**

Unsecured Business Term Loans

No property security required

Full Doc	FROM **8.99%**
Low Doc	FROM **12.55%**

Asset & Equipment Finance

Vehicles, plant and equipment

Full Doc	FROM **10.35%**

Business lending is available to business borrowers only. Pricing depends on facility size, asset type and the overall strength of the application.

Why Poseidon Finance?

We open doors to a wide network of bank, institutional and private lenders, so we can structure funding at every level of the capital stack – senior debt, stretched senior, mezzanine and equity.

Instead of shopping your deal around, you get one experienced team that understands the market, works to your timeline and matches each project with the right capital.

Funding we arrange every week

- Development finance
- Construction funding
- Land banking & vacant land
- Mezzanine & preferred equity
- Residual stock finance
- Incomplete project rescue funding
- Commercial property finance
- Specialised securities (medical, hospitality & more)
- Second mortgages
- Short-term & bridging finance
- Business term loans
- Working capital solutions

Investors & referral partners

Ask us about current investment opportunities, investor returns and our referrer program. Call **08 6263 6236** or visit **poseidonfinance.com.au/broker-referrer**.

Want a fast indicative proposal?

Have your key deal details ready and submit a priority enquiry. We'll review it quickly and come back to you with an indicative funding solution.

Ready to explore your finance options? Apply Now or call us on 08 6263 6236

Rates shown are indicative starting rates (per annum) as at November 2026 and are a guide only. They are not an offer of credit, a quote or a guarantee of approval or pricing. Final rates, fees, LVR and terms depend on the lender's assessment of your application, the security offered, location, loan size and the overall transaction. Lending criteria, fees and charges apply. Rates may change at any time without notice. This page is general information only and does not take into account your personal objectives, financial situation or needs. It is not legal, tax or financial advice – please seek independent advice before making any decision.