



Pallas Capital Lending Product Guide

Australia
April 2026



Residential Lending

Funding for residential investment and market-ready stock.

	Investment — Residential			Residual Stock — Residential		
Loan Amount	\$0.5m – \$3m	\$3m – \$7.5m	\$7.5m – \$35m	\$0.5m – \$3m	\$3m – \$7.5m	\$7.5m – \$35m
Interest Rate From ¹	7.24% p.a	7.99% p.a	9.24% p.a	8.24% p.a ³	8.24% p.a ³	9.24% p.a
Maximum LVR	Up to 75%	Up to 75%	Up to 70%	Up to 75%	Up to 75%	Up to 70%
Second Mortgage	na	na	Up to 75%	na	na	Up to 75%
Application Fee From	1.25%	1.25%	1.50%	1.25%	1.25%	1.50%
Loan Purpose ²	Purchase, refinance & equity release	Purchase, refinance & equity release	Purchase, refinance & equity release	Purchase, refinance & equity release	Purchase, refinance & equity release	Purchase, refinance & equity release
Security Type	Residential	Residential	Residential	Residential	Residential	Residential
Max. Term	60 months	60 months	36 months	18 months	18 months	18 months
Lo-doc Availability	Available	Available	<\$7.5m	Available	Available	<\$7.5m
Repayment	Interest only	Interest only	Interest only	Interest only	Interest only	Interest only

1. Interest rates are 'From' and 'Variable'. No clawbacks. All loans include brokerage of 0.50% in the establishment fee and 0.25% trail payable to accredited introducers.

2. Lending to corporate entities only for business and investment purposes.

3. A 0.50% interest rate loading applies to Residual Stock and Pre-Development loans where the Loan-to-Value Ratio (LVR) exceeds 70%.



Commercial Lending

Funding for income-generating commercial assets and residual stock.

	Investment — Commercial			Residual Stock — Commercial		
Loan Amount	\$0.5m – \$3m	\$3m – \$7.5m	\$7.5m – \$35m	\$0.5m – \$3m	\$3m – \$7.5m	\$7.5m – \$35m
Interest Rate From ¹	8.69% p.a	8.69% p.a	9.44% p.a	8.69% p.a	8.69% p.a	9.44% p.a
Maximum LVR	Up to 75%	Up to 75%	Up to 70%	Up to 75%	Up to 75%	Up to 70%
Second Mortgage	na	na	Up to 75%	na	na	Up to 75%
Application Fee From	1.25%	1.25%	1.50%	1.25%	1.25%	1.50%
Loan Purpose	Purchase, refinance & equity release	Purchase, refinance & equity release	Purchase, refinance & equity release	Purchase, refinance & equity release	Purchase, refinance & equity release	Purchase, refinance & equity release
Security Type	Commercial & industrial	Commercial & industrial	Commercial & industrial	Commercial & industrial	Commercial & industrial	Commercial & industrial
Max. Term	60 months	60 months	36 months	18 months	18 months	18 months
Lo-doc Availability	Available	Available	<\$7.5m	Available	Available	<\$7.5m
Repayment	Interest only	Interest only	Interest only	Interest only	Interest only	Interest only

1. Interest rates are 'From' and 'Variable'. No clawbacks. All loans include brokerage of 0.50% in the establishment fee and 0.25% trail payable to accredited introducers.



Pre-Development Lending

Funding to advance projects to construction readiness.

	Pre-Development		
	\$0.5m – \$3m	\$3m – \$7.5m	\$7.5m – \$35m
Loan Amount	\$0.5m – \$3m	\$3m – \$7.5m	\$7.5m – \$35m
Interest Rate From¹	8.64% p.a. ²	8.94% p.a. ²	9.74% p.a.
Maximum LVR	Up to 75%	Up to 75%	Up to 65%
Second Mortgage	na	na	Up to 75%
Application Fee From	1.25%	1.50%	1.50%
Loan Purpose	Purchase, refinance & equity release	Purchase, refinance & equity release	Purchase, refinance & equity release
Security Type	Residential, commercial & industrial	Residential, commercial & industrial	Residential, commercial & industrial
Max. Term	18 months	18 months	18 months
Lo-doc Availability	Available	Available	<\$7.5m
Repayment	Interest only	Interest only	Interest only

1. Interest rates are 'From' and 'Variable'. No clawbacks. All loans include brokerage of 0.50% in the establishment fee and 0.25% trail payable to accredited introducers.

2. A 0.50% interest rate loading applies to Residual Stock and Pre-Development loans where the Loan-to-Value Ratio (LVR) exceeds 70%.



Our construction finance is built on certainty

Fast, reliable funding to deliver your project with confidence.

	Construction	
Loan Amount	\$3m – \$25m	\$25m – \$50m
Interest Rate From ¹	10.99% p.a	2.75% p.a + 30-day BBSY
Line Fee From	na	2.50%
Maximum LVR	70%	70%
Second Mortgage	Up to 80%	Up to 80%
Application Fee From	1.75%	1.75%
Loan Purpose	Purchase, refinance & then moving into a construction loan	Purchase, refinance & then moving into a construction loan
Security Type	Residential, commercial & industrial	Residential, commercial & industrial
Max. Term	24 months	24 months
Repayment	Interest only	Interest only
Pre Sales	Nil to minimal	Nil to minimal

1. Interest rates are 'From' and 'Variable'. No clawbacks. All loans include brokerage of 0.50% in the establishment fee and 0.25% trail payable to accredited introducers.



Unlock potential with the right land loan

Specialist funding for undeveloped sites and staged land releases.

	Vacant Land		Sub-Divided Land Lots	
	\$0.5m – \$7.5m	\$7.5m – \$35m	\$1m – \$7.5m	\$7.5m – \$35m
Loan Amount	\$0.5m – \$7.5m	\$7.5m – \$35m	\$1m – \$7.5m	\$7.5m – \$35m
Interest Rate From¹	9.44% p.a.	9.99% p.a.	8.94% p.a.	9.99% p.a.
Maximum LVR	Up to 60%	Up to 50%	Up to 67.5%	Up to 60%
Second Mortgage	Up to 65%	Up to 65%	Up to 75%	Up to 65%
Application Fee From	1.50%	1.50%	1.25%	1.50%
Loan Purpose	Purchase, refinance & equity release	Purchase, refinance & equity release	Refinance & equity release	Refinance & equity release
Security Type	Vacant land for future development	Vacant land for future development	Residual sub-divided land lots	Residual sub-divided land lots
Max. Term	18 months	18 months	18 months	18 months
Lo-doc Availability	Available	<\$7.5m	Available	<\$7.5m
Repayment	Interest only	Interest only	Interest only	Interest only

1. Interest rates are 'From' and 'Variable'. No clawbacks. All loans include brokerage of 0.50% in the establishment fee and 0.25% trail payable to accredited introducers.



Real expertise, on-the-ground support

A team of seasoned commercial real estate and development finance experts.

Connect with our team

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Your deal. Our backing.

How to borrow with Pallas Capital

1 Connect with our team

Reach out to our local originators to discuss your project, funding needs, and timelines. We'll provide upfront guidance on the best structure for your deal.

2 Tailored assessment

Our expert credit team evaluates your application on its merits ensuring fast and flexible approval.

3 Fast settlement

Once approved, we move quickly to formalise terms and settle your loan, keeping communication clear and timelines tight from start to finish.

Contact us

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57-69 Wyatt Street
Adelaide, SA 5000

Brisbane Office

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Melbourne Office

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Perth Office

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