



Pallas Capital Lending Product Guide

New Zealand
June 2026



Flexible funding, smart timing

Loans to bridge the gap, unlock equity or kickstart your next project.

	Investment	Residual Stock
Preferred Loan Amount ¹	\$1 - \$15m	\$1 - \$15m
Interest Rate From ²	8.95% p.a.	8.95% p.a.
Maximum LVR ³	Up to 70%	Up to 70%
Application Fee From	1.50%	1.50%
Loan Purpose	Purchase, refinance & equity release	Purchase, refinance & equity release
Security Type	Residential, commercial & industrial security	Residential, commercial & industrial security
Max. Term	24 months	18 months
Repayment	Interest only	Interest only
Second Mortgage	Up to 75%	Up to 75%

1. POA >\$15m

2. Interest rates are 'From' and 'Variable'.

3. All LVR's are on a "as is" value (excl. GST).



Our finance is built on certainty

Fast, reliable funding to deliver your project with confidence.

	Pre-Development	Construction
Preferred Loan Amount ¹	\$1 - \$15m	\$5 - \$20m
Interest Rate From ²	9.95% p.a.	6.95% p.a.
Line Fee	n/a	2.95%
Maximum LVR ³	Up to 65%	65%
Application Fee From	1.50%	1.75%
Loan Purpose	Purchase, refinance & equity release	Purchase, refinance & then moving into a construction loan
Security Type	Residential, commercial & industrial security	Residential, commercial & industrial security
Max. Term	18 months	24 months
Repayment	Interest only	Interest only
Second Mortgage	Up to 75%	Up to 75%
Pre Sales	n/a	Nil to Minimal

1. POA, Pre-Development >\$15m. POA, Construction >\$20m.

2. Interest rates are 'From' and 'Variable'.

3. of the GRV (excl. GST if applicable).



Unlock potential with the right land loan

Specialist finance for undeveloped sites and staged land releases.

	Vacant Land	Sub Divided Land Lots
Preferred Loan Amount ¹	\$1 - \$5m	\$1 - \$10m
Interest Rate From ²	9.95% p.a.	9.95% p.a.
Maximum LVR ³	Up to 50%	Up to 60%
Application Fee From	1.50%	1.50%
Loan Purpose	Purchase, refinance & equity release	Refinance/equity release
Security Type	Vacant land for future development	Vacant land for future development
Max. Term	18 months	18 months
Repayment	Interest only	Interest only
Second Mortgage	Up to 65%	Up to 65%

1. POA, Vacant land >\$5m. POA, Sub Divided Land Lots >\$10m.

2. Interest rates are 'From' and 'Variable'.

3. All LVR's are on on a "as is" value.



Real expertise, on-the-ground support

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

Connect with our team

Group Executive

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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

Auckland Office

Levy Building
L2, 20 Customs Street East,
Auckland, NZ 1010

Christchurch Office

Public Trust Building
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Christchurch, NZ 8011



pallascapital.co.nz



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