

Australia's Fastest Short-Term Business Lender

Simpler, faster, short term 1st and 2nd Mortgages,
and Caveat loans for business use.



Why Equity Tap?

Equity Tap is Australia's leading short-term Caveat and Private Mortgage lender. The home of a faster, simpler, more transparent mortgage solution for your client.



Aussie Lenders

Direct access to our local credit team members for quicker decisions.



Trusted Product

We lend to almost any business, regardless of their circumstances.



Fast Settlement

Easy process and fast decisions make funding possible in 24 hours.



Capitalised Interest

We can capitalise interest into the loan, covering all payments for the duration of the loan term.



Dedicated BDMs

Dedicated BDM support available online or on the phone, including after hours.



Happy Customers

We deliver what we promise, and that leads to very happy clients and brokers.

Frequently Asked Questions

1. How long does it take to get a conditional approval?

Conditional approvals are generally issued within 1 hour.

2. Do you do commission clawbacks?

No, we do not clawback on any commission paid to you.

3. How long does it take to settle?

Our typical loan takes 24 hours from approved to funded, depending on individuals' circumstances.

4. Are Funding loans secured?

Yes, they are secured via a First or Second Mortgage or Caveat.

5. How does our interest repayments work?

All the interest is capitalised on settlement at the start of the loan, meaning the client makes no repayments throughout the loan term. The loan is paid back in one lump sum at the end.

6. Are physical property valuations required?

No, never!

7. Does Equity Tap have to be on an Aggregator Panel?

No. If we are not on an aggregator panel, you can still deal with us direct.

Our Loan Product

Settle in 24 hours

- ✓ **\$50k to \$5m**
- ✓ **Urgent Purchases**
- ✓ **Immediately access equity**
- ✓ **1 to 12 months**
- ✓ **Refinance Debt**
- ✓ **Fully Flexible Loan terms**

Bridging Finance

- ✓ Buying and selling
- ✓ Urgent settlements
- ✓ Cash out / Equity
- ✓ release Interim finance

Business Purposes Only

Business Loans

- ✓ Investment / business purposes
- ✓ New Business Start-Ups
- ✓ Franchise Purchases
- ✓ Share purchases
- ✓ Business cash flow
- ✓ Business debt consolidation
- ✓ No Financials Needed

Debt Consolidation

- ✓ Pay Tax Debt
- ✓ Consolidate Debts
- ✓ Pay Loan Arrears
- ✓ Pay Creditors
- ✓ Pay Administrator
- ✓ Pay out a DOCA
- ✓ Pay Court Orders
- ✓ Pay Rates / Land Tax

Product	
LVRs	Up to 75%.
Locations	Metro, fringe & regional locations, across Australia.
Security	First or Second mortgage/ Caveat.
Property	Residential & Commercial.
Purposes	Business & Commercial
Interest	Prepaid for up to 6 months

Loan Costs	
Fees	Establishment Fee*.
Capitalised onto the loan	Legal fee from \$3,500 + GST

**Interest rates and fees may vary on credit assessment. Minimum establishment fee \$2,500.*

Brokerage	
Brokerage	Up to 5%, and no Mandates or Clawbacks.
Payment	At settlement. No Clawbacks.

Borrower	
Exit strategy	Clients need a verifiable exit strategy e.g. sale, refinance etc.
For serviceability	As we capitalise the interest, there are no repayments. Therefore we don't need to assess serviceability

Have a
scenario?

Call us right away

Partner With Us

in four simple steps



Get Accredited

Complete our Online Accreditation form.



Submit a Deal

Submit your loan scenario through your Partner Portal or via our online application form and receive a Conditional Approval within 1 hour.



Loan Approval

Once due diligence is satisfied, a formal approval is issued and loan documents are ready for signing.



Settlement

Settle in as little as 24 hours from the time you apply. Your brokerage is paid the same day as settlement.

Applications

info@equitytap.com.au

1300 123 024

Brokers & Aggregators

1300 123 024

Accreditations

Not accredited yet? Visit - equitytap.com.au/partners



DISCLAIMER

This is intended for Equity Tap accredited introducers only. It is general in nature and terms and conditions apply.