

## Lending matrix

|                                                                              | COMMERCIAL      | RESIDUAL STOCK  | BRIDGING TO ACQUIRE OR SELL | RESIDENTIAL     |
|------------------------------------------------------------------------------|-----------------|-----------------|-----------------------------|-----------------|
| Rates                                                                        | 9.0%–10.0%      | 8.5%–10.5%      | 8.5%–10.5%                  | 8.5%–10.0%      |
| Max LVR                                                                      | 65%             | 70%             | 70%                         | 70%             |
| Loan amounts                                                                 | Up to \$5M      | Up to \$5M      | Up to \$5M                  | Up to \$5M      |
| Term                                                                         | Up to 24 months | Up to 24 months | 3-12 months                 | Up to 24 months |
| Acceptable locations                                                         | Metro locations | Metro locations | Metro locations             | Metro locations |
| Establishment fee                                                            | 1.5%            | 1.5%            | 1.5%                        | 1.5%            |
| Turnaround times <small>From receipt of application form to approval</small> | 3 days          | 3 days          | 3 days                      | 2 days          |
| Valuation required                                                           | Yes             | Yes             | Yes                         | Yes             |



**Fast**



**Reliable**



**Flexible**

*"I've been working in the finance industry for over 26 years, engaging with numerous financial institutions and found George and the Millbrook team to stand out as exceptional. Their professionalism, efficiency, clear communication, and unwavering focus on offering solutions for my clients and prioritising shared success have consistently impressed me."*

**Sacha Doyle, CEO, Specialised Capital Solutions**

### Additional things to consider:

- Unregulated loans only
- Quick turnaround times
- Credit impairment will be considered
- Capitalised interest available
- Flexible credit assessment
- Simple income verification

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