



Broker Guide

Australia's Home of Non-Bank Lending
and Mortgage Investments

For fast, flexible, short-term loans:

Call: [1300 795 507](tel:1300795507)

Email: info@ccg.com.au

Web: ccg.com.au



Looking for Fast, Flexible, Short-Term Finance Options?

Established in 2006, Credit Connect Group (CCG) is a Non-Bank Lender that specialises in flexible, short-term loans, secured by Australian real estate, for individuals and companies seeking immediate funding and fast approvals without the delays and hassles of traditional lending services.

The Challenge:

Current industry experience shows us that traditional banks are taking 4-6 weeks just to assess a loan. Approving a loan can sometimes take months with no guarantee of success.

The same institutions are loathe to offer the short-term mortgages that our borrowers require, instead offering long-term home loans for 15-30 years with little transparency, hidden fees and unrealistic requirements.

Our Solution:

We offer our borrowing clients a wide range of financial solutions and private lending services tailored to each of their unique lending requirements.

We know that no two borrowers are the same so we personalise each rate so that you get a flexible loan that fits your scenario. As we have years of experience as a Non-Bank Lender, we are also able to move quickly so you can act fast.

How to Apply?



[Apply online](#)



Speak to our experts



Get approved

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Our Products

- Residential Property
- Commercial Property
- Construction & Development
- Short-Term Business Loans
- Second Mortgage Loans
- and more...

Loan Amount:	\$80k to \$80 Million
Interest Rate:	From 9.75% p.a to 12.75% p.a.
Repayment Type:	Fixed rate, Interest only
Payment Frequency: ^{*1}	Monthly or Prepaid
LVR: ^{*2}	Up to 70% (No LMI)
Term: ^{*3}	6 months to 12 months
Loan Type:	1st Mortgage, 2nd Mortgage, Bridging
Purpose:	Purchase, Refinance, Equity release, Working capital for business purposes, Development loans
Income Assessment: ^{*4}	Accountants letter, Financial statements, Recent tax return, A&L
Assessment:	Internal, Credit Check etc
Property Types:	Residential, Offices, Industrial, Retail, Warehouses, Factories, Child care centres, Shopping centres, Hotels, Motels, Residual stock, Land sub-divisions, Land banks
Location:	Within 50kms from any CBD (Metro only, others case-by-case)
We Lend To:	Pty Ltd Companies, Corporate Trustee (SMSF, Trusts etc), Non-Residents, Sole traders
Security Titles:	Torrens, Strata, Community, Volumetric, Crown Lease
Indicative Approval Time:	24 hours
Settlement Time:	From 1 week

NOTES:

^{*1} Construction & Development loans and Second mortgage loans - Capitalised onto loan balance

^{*2} Second mortgage Loans - Up to 75% LVR (Interest rate from 18% p.a.)

^{*3} Residential property - From 6 months; Short-term business loans - Up to 12 months.

^{*4} Financials or Accountants letter may not be required if interest is prepaid.

Fees

We pride ourselves on having no hidden fees, so you know what you are paying at all times during your loan term.

Establishment Fee:	0.1% (+ GST) on signing Terms Offer. \$550 Minimum
Valuation Costs:	From \$880 - Payable to Panel Valuers
Quantity Surveyor Costs: ^{*1}	From \$880 - Payable to Panel Quantity Surveyor
Loan Docs:	At cost - Payable to Panel Solicitor
Approval Fee:	1.5% (+GST) Payable at settlement from loan proceeds
Line Fee:	N/A
Monthly / Annual Fee:	N/A
Management Fee:	N/A
Mandate:	In the event that you do not hold a mandate with the borrower, CCG will simply include your Broker Fee within our Approval Fee.

NOTES:

^{*1} Construction & Development only.

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Get in touch

Let's talk about your scenario:

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Web: ccg.com.au

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 www.ccg.com.au

ACL

Credit Connect Finance Pty Ltd (ACN 113 576 891) ("Credit Connect Finance") holds an Australian Credit License 396190 issued by the Australian Securities and Investments Commission. The entity is licensed to provide credit to consumer clients under the National Consumer Credit Protection Act.

AFSL

Credit Connect Capital Limited (CCC) (ACN 104 081192) is an unlisted public company and holds AFSL No. 230173 issued by ASIC. The entity is licensed to offer managed investment schemes to retail and wholesale clients. Under the conditions of its AFSL, CCC may operate both registered and unregistered managed investment schemes including mortgage schemes. CCC's Board is comprised of one executive director and two non-executive directors and the senior management team has over 50 years combined experience in the areas of mortgage administration and funds management (refer to www.ccg.com.au for more detail).

The information provided in this brochure is for general education purposes only and is not intended to constitute specialist or personal advice. This brochure is not intended to be a complete statement of all information and has been prepared without taking into account your objectives, financial situation or needs. Because of this, you should consider the appropriateness of the information to your own situation and needs before taking any action. It should not be relied upon for the purpose of entering into any legal or financial commitments. All loan applications are subject to our normal credit assessment and loan suitability criteria. Terms, conditions, fees, and charges apply. Past results are not a guarantee of future performance. Specific investment advice should be obtained from a suitably qualified professional before adopting any investment strategy.