

PRIVATE LENDING GUIDE

What it is. How it works. How to use it.

A practical guide for property developers, business owners, and the brokers who advise them.





What private lending actually is.

Private lending is debt finance provided by non-bank lenders — funded by private capital, not depositors. The money comes from high-net-worth individuals, family offices, and institutional funds who want exposure to property-secured lending.

It exists because banks can't — or won't — fund every legitimate deal. Regulated lenders have strict credit policies, slow approval committees, and product boxes that don't flex. When timing matters or the deal doesn't fit a bank template, private capital fills the gap.

Private lenders assess deals on their merits: the security, the borrower's track record, and the exit strategy. Not a credit score. Not serviceability ratios built for salaried employees. The cost is higher than a bank. The speed, certainty, and flexibility are the trade-off — and for the right deal, it's not even close.

FUNDING SOURCE

Private capital

ASSESSMENT

Deal-by-deal

REGULATION

Outside NCCP

SPEED

Days, not months





When private lending makes sense.

Not every deal needs a private lender. If you qualify for a bank and you're not in a rush, take the cheaper money. But here's where private lending earns its place:

<p>The bank said no</p> <p>Deal doesn't fit policy. Income doesn't wash. Security type not on the menu. You still have a good deal — you just need a lender who'll look at it.</p>	<p>You're racing a deadline</p> <p>Contract settlement in two weeks. Construction start date locked in. A vendor who won't wait. Banks take 4–8 weeks. We settle in 5–7 business days when needed.</p>
<p>You need flexibility</p> <p>Capitalised interest. Interest-only during construction. Custom drawdown schedules. We structure deals around how the project actually works.</p>	<p>You're building or developing</p> <p>Construction loans, DA/CDC approvals, land banking, subdivision. These deals need a lender who understands property development — not a credit officer checking boxes.</p>
<p>Your bank is too slow</p> <p>You might qualify eventually. But "eventually" costs you the opportunity. Use private finance as a bridge while the bank catches up.</p>	<p>Your situation is complex</p> <p>Multiple entities. Trust structures. Foreign income. Asset-rich, income-light. Private lenders have the appetite and the flexibility to work through complexity.</p>





What we lend on.

We fund deals from \$100K to \$100M+. If it's secured by Australian property and has a clear exit, we want to hear about it.

CONSTRUCTION FINANCE

Ground-up builds

Residential, commercial, and mixed-use construction. Progressive drawdowns against QS-certified stages. Single dwellings through to multi-lot developments.

BRIDGING FINANCE

Short-term capital

Bridging the gap between purchase and sale, or between private and bank. Fast settlement for time-critical transactions. Terms from 1 to 24 months.

DEVELOPMENT FINANCE

DA to completion

Land acquisition, DA/CDC approvals, subdivision, and full development delivery. Townhouses, apartments, land estates, and commercial projects.

CASH FLOW & WORKING CAPITAL

Business liquidity

Unencumber cash flow tied up in property equity. Fund operations, payroll, or growth while your main income catches up. Secured against real property.

DEAL RANGE

\$100K – \$100M+

SECURITY

Australian property





How it's priced.

Private lending costs more than a bank. That's the honest answer. But the cost is transparent, disclosed upfront, and structured so you know exactly what you're paying before you commit.

INTEREST RATES

From 7.5%

Per annum. Varies by LVR, security type, borrower experience, and deal complexity. Interest can be capitalised or serviced — your choice.

LVR

Up to 90%

Loan-to-value ratio. Assessed on as-is value, end value, or gross realisation depending on deal type. First and second mortgage positions available.

LOAN TERMS

3–24 months

Short-term by design. Private lending is a tool — use it for the phase of the deal that needs it, then refinance to long-term debt when the time is right.

FEEES

Disclosed

Establishment, valuation, and legal costs outlined before you sign anything. No hidden charges. No trailing commissions. No surprises at settlement.

Every deal is priced individually. The numbers above are indicative — your actual terms depend on the specifics. We'll give you a clear indication within 24 hours of seeing the deal.



How a deal gets done.

Five steps. As fast as 5–7 business days from first contact to settlement. Here's what happens at each stage.

01 Enquiry

You send us the deal — online, by phone, or through your broker. We need the basics: loan amount, security, purpose, and timeline. Takes five minutes.

02 Indicative terms

Within 24 hours, we come back with indicative rate, LVR, term, and fees. No cost. No commitment. You know where you stand before you go any further.

03 Formal assessment

Once you proceed, we order valuations and collect supporting documentation. Our credit team assesses the deal in full — security, exit strategy, borrower profile.

04 Approval

Formal offer issued with final terms. Loan documents prepared by our legal panel. You review, sign, and we move to settlement.

05 Settlement

Funds disbursed. For construction deals, drawdowns are released progressively as stages are certified. Your deal is live.





What we need from you.

The faster we get the full picture, the faster we move. Here's what to have ready — whether you're the borrower or the broker submitting on their behalf.

For borrowers

- Loan amount and purpose
- Security property address and type
- Current valuation or recent purchase price
- Exit strategy — how the loan will be repaid
- Borrowing entity details (ABN, trustee, directors)
- ID and proof of address for all guarantors
- Asset and liability statement
- For construction: plans, DA approval, builder quote or fixed-price contract

For brokers

- Deal summary — amount, security, purpose, exit
- Borrower's background and experience
- Why the deal doesn't suit a bank
- Timeline — when does the client need funds?
- Existing liabilities on the security
- Your ACL or authorised rep number

We pay broker commissions on every settled deal. Rates are competitive and disclosed upfront. No clawbacks on short-term facilities.



Honest answers.

How much does private lending actually cost?

Rates start from 7.5% p.a. plus establishment fees. It's more expensive than a bank — but you're paying for speed, flexibility, and certainty. We disclose all costs upfront before you commit to anything.

How fast can you actually settle?

5-7 business days when all documentation is in order. Some deals settle faster. Complex deals with multiple securities or construction components take longer — we'll tell you the realistic timeline upfront.

What's the maximum LVR?

Up to 90% depending on deal type, security quality, and exit strength. First mortgage positions are standard. Second mortgage is available where the combined LVR is within appetite.

Do you lend interstate?

Yes. We're based on the Gold Coast but fund deals secured by property anywhere in Australia — QLD, NSW, VIC, SA, WA, and TAS. Metropolitan, regional, and rural on a case-by-case basis.

Can I come direct or do I need a broker?

Both. We work with borrowers directly and with brokers on behalf of their clients. If you have a broker, great — we'll work alongside them. If not, you can submit your deal through our website.

What's the minimum loan size?

\$100,000. Below that, the fixed costs of valuations, legal, and settlement make private lending uneconomical for most borrowers. Above \$100K, no upper limit — we've funded deals north of \$100M.





Let's talk about your deal.

Whether you're a developer with a project, a business owner who needs capital, or a broker looking for a reliable private lender — we want to hear from you.

FOR DEVELOPERS & BORROWERS

Submit your deal.

Tell us what you need, what it's secured against, and when you need it. We'll respond with indicative terms within 24 hours — no cost, no obligation.

- No credit score required
- Deal-by-deal assessment
- Settle in as fast as 5–7 business days
- \$100K to \$100M+

APPLY NOW

FOR BROKERS & REFERRAL PARTNERS

Send us the deal.

We work with brokers and referral partners across Australia. Competitive commissions, fast turnaround, and a direct line to the people making the decision.

- Competitive broker commissions
- No clawbacks on short-term facilities
- Indicative terms within 24 hours
- Direct access — no layers, no gatekeepers

PARTNER WITH US





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[SUBMIT YOUR DEAL](#)