

## Application requirements

Think you've got a suitable loan? Get in touch with the following details. We'll take it from there.



Borrowing entity's name



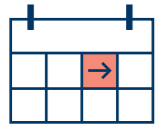
Borrower's security address



Funds required



Purpose of funds



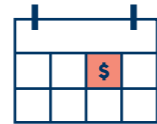
Loan term



Exit strategy



Application and borrower background



Settlement date or requested drawdown date



Your broker fee

We'll also need:



A fully completed Statement of Financial Position



A Sale and purchase agreement, if applicable



A valuation, if required

## Contact us

Think you've got a loan for us?  
Phone 09 535 2239 or email us  
loans@scpartners.co.nz



Or speak to one of our PFM's

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# How to secure property finance through Southern Cross Partners



## What do we do?

Southern Cross Partners is a specialist property lender. We offer non-CCCFA bridging finance for borrowers whose loans don't quite tick all the boxes.

Our customers are at the heart of everything we do, and we understand that everyone's situation is different. That's why our loans are bespoke and tailored to our customers' needs.

Our loans fit broadly into five categories:



**1** Investment property purchase, equity release, refinance



**2** Property development and construction



**3** Commercial property



**4** Vacant land



**5** Lifestyle blocks

## Our lending guidelines

Specialist lending criteria can be tricky to pinpoint. To make things easier, we've outlined our lending guidelines for the following types of loans:

|                                        | Investment Property     | Development & Construction                           | Commercial         | Lifestyle                                 | Land                                      |
|----------------------------------------|-------------------------|------------------------------------------------------|--------------------|-------------------------------------------|-------------------------------------------|
| <b>LVR</b>                             | Up to 80%               | 60% prior to construction and 70% of completed value | Up to 60%          | Up to 60%                                 | Up to 60%                                 |
| <b>Loan term</b>                       | 3 - 24 months           | 6 - 18 months                                        | 3 - 24 months      | 3 - 24 months                             | 3 - 24 months                             |
| <b>Valuation from SCP panel valuer</b> | Case-by-case            | Yes                                                  | Yes                | Yes                                       | Yes                                       |
| <b>Lender fee</b>                      | From 1%                 | From 1.75%                                           | From 1.5%          | From 1.5%                                 | From 1.5%                                 |
| <b>Individual requirements</b>         | Max loan of \$6 million | Fixed price build contract required                  | Location dependent | Location and size restrictions will apply | Location and size restrictions will apply |

\*The above is a guide only and all loans will be assessed on a case-by-case basis.

\*\*Minimum loan amount may apply.

**Your advisor invoice is paid in full at drawdown, there are no claw backs**

If your loan request fits some but not all our criteria, let's have a chat. We believe there's a way to make things work.

## Loan lowdown

Our customers use specialist lending for a range of reasons. Here are some recent examples of our bespoke loan solutions that helped them get from A to B.

| Loan type                             | Investment Property                                                                                                                                                                                            | Loan term        | LVR        |
|---------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|------------|
| <b>Investment Property</b>            | We issued a \$1.9m loan for the purchase of a residential investment property in Ōrakei, Auckland, secured against an existing property valued at \$3.6m.                                                      | <b>6 months</b>  | <b>65%</b> |
| <b>Development &amp; Construction</b> | We worked with a developer to fund the construction of two single-level duplexes on a 900m <sup>2</sup> site in Christchurch, split into two lots.                                                             | <b>12 months</b> | <b>60%</b> |
| <b>Commercial</b>                     | We issued a \$1.3m loan for the purchase of a two-storey office unit in an industrial area in Auckland with no flood issues. The unit was built in the 1980s with a 664m <sup>2</sup> floor area.              | <b>12 months</b> | <b>60%</b> |
| <b>Land</b>                           | We supported a request to release equity of \$200,000 plus fees to assist with subdivision resource consent costs in Pukekohe, Auckland, secured against a 1.2-hectare vacant section in Te Kauwhata, Waikato. | <b>24 months</b> | <b>50%</b> |
| <b>Lifestyle</b>                      | We assisted with the purchase of a 130m <sup>2</sup> , two-storey home on a 4-hectare lifestyle block in Christchurch.                                                                                         | <b>24 months</b> | <b>55%</b> |

For our current interest rates please head to [www.southerncrosspartners.co.nz/loans/](http://www.southerncrosspartners.co.nz/loans/) or scan this QR code



\*Pricing quoted is subject to change and all loans will be assessed on a case-by-case basis.