

Real Approval, Fast Funding



MAXIRON
CAPITAL

PRODUCT HANDBOOK

#1 Lender in Tailored
Commercial Lending Solutions





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ABOUT OUR COMPANY



YOUR MOST BORROWER/BROKER-FRIENDLY LENDER.

We get it; gaining Capital quickly through loans is a means to an end.

For most of our clients, that end goal is the financial freedom and sustainability to worry less about money.

We call this state of mind, "WealthBeing" and it's the fundamental driver for how we serve our clients and the products we offer to market.

We take pride in providing fast & flexible financing options that help you to Accelerate Your WealthBeing™.

Opening Pathways & Opportunities

Our team of ultra-experienced professionals can help you to navigate the options to find a solution that takes you to the finishing line faster..

In serving you, we'll address the common challenges faced by business owners, investors, property developers, and borrowers. If you've faced obstacles with traditional banks and lenders, we are here to bridge that gap. Consider us the missing piece in your financial planning, offering essential property equity release solutions.

A Lending Partner of Choice

Our deep and extensive relationships with hundreds of the nation's most respected brokers and referrers, coupled with our deep understanding of the Australian market has forged our reputation for making reliable commercial and business loans happen fast.

Our Achievements



WHY CHOOSE US?

- No Application Fee
- No PR Required
- No Financials Required
- No Valuation Fee - Desktop Val
- All Credit History Considered
- All Ages Considered
- Specialised Property Considered

24

Years in Operation

OVER \$2 BILLION

Approved Funding

OVER 1800

Partners in Our Network

YOUR BENEFITS

HOW YOUR COMMISSION WORKS

Entirely up to you! You can set your own commission up to 5%* with no clawbacks with funds paid to your nominated account.

*Talk to your dedicated lending team member.

WE UNDERSTAND THE FRUSTRATIONS OF THE LOAN PROCESS, THIS IS WHY WE'VE MADE OURS EASIER, SIMPLER AND FASTER.



TRANSPARENCY

- Your client is still yours
- Common sense credit policy
- Flexible settlement process
- Personalised policy



TRUST

- No clawbacks
- Commission paid 7 days after settlement



UNDERSTANDING

- No hidden fees
- Direct communication with our Lending Team
- Comprehensive assessment upfront to avoid extra conditions





Product Matrix

Real Approval, Fast Funding

Product Feature	Flash Skip Val - Funding in 48-72 hours		Flexi All property & postcode considered		Specialised Purpose-built solutions	
	Flash48™	Flash72™	Flexi 1 st	Flexi 2 nd	No Doc Commercial	Sharia Commercial
Mortgage Type	1st Mortgage	2nd Mortgage	1st Mortgage	2nd Mortgage	1st / 2nd Mortgage	
Loan Amount	\$250,000 - \$3,000,000	\$250,000 - \$1,000,000	\$250,000 - \$15,000,000	\$250,000 - \$3,000,000	\$500,000 - \$10,000,000	\$250,000 - \$6,000,000
Loan Term	1 - 24 months		1 - 24 months		1 - 24 months	
LVR	Up to 75%		Up to 75%		Up to 75%	
Loan Purpose	Purchase, refinance, equity release for business purpose		Purchase, refinance, equity release for business purpose		Purchase, refinance, equity release for business purpose	
Valuation	Desktop		Standard		Standard	
Property Type	Residential		All^		Commercial	All^
Property Location	Metro & Regional		All^		Metro & Regional	All^
Benefits	Funding in 48 Hours* No Val Fee	Funding in 72 Hours* No Val Fee No Deed of Priority	No financials required. 80% LVR considered case by case.		No tenancy requirement. Specialised property considered.	Sharia compliant finance
Condition	Genuine business purpose Require recent photos of the property		Genuine business purpose		Genuine business purpose	
Repayment Options	Interest only or capitalise		Interest only or capitalise		Interest only or capitalise	

*The target turnaround time is from signing of letter of approval, payment of legal fee & subject to standard terms and conditions.

^We do not consider the followings: farm, mine, purpose built factory, airfield & leasehold other than properties in ACT.

Note: Sharia product is based on Sharia Ijarah principles. No approval held from any Governing Authorities.

Loan Amount	\$250,000 - \$3,000,000	LVR	Up to 75%
Loan Term	1 to 24 months	Mortgage Type	1st Mortgage
Valuation	Desktop	Property Type	Residential
Repayments	Interest only or capitalise	Property Location	Metro & Regional
Benefits	<ul style="list-style-type: none"> Funding in 48 Hours* No Val Fee 	<ul style="list-style-type: none"> No Application Fee No Financials Required 	
Loan Purpose	Purchase, refinance, equity release for business purpose		

*The target turnaround time is from signing of letter of approval, payment of legal fee & subject to standard terms and conditions.

Note: We only accept E-signature for this product.

CASE STUDY

SETTLED IN 48 HOURS

- Request Amount: \$700,000
- Offered: \$682,000 capitalised for 2 months
- Location: VIC 3930
- LVR: 70%
- Product Type: Flash48
- Mortgage Type: 1st Mortgage
- Loan Term: 3 Months
- Business Type: Commercial Entity
- Loan Purpose: Cash out for business cash flow
- Asset: Residential



Client Result

A client approached Maxiron Capital with an urgent requirement for funding to finalise a time-sensitive property development opportunity. The funds were critical, with a strict 48-hour deadline to avoid missing out on the project.

The application was received on Thursday morning. Demonstrating our commitment to speed and efficiency, our team assessed and approved the loan, issuing the loan documents by Friday morning. Settlement was successfully completed by Friday afternoon, ensuring the client secured the opportunity without delay.

This outcome reflects Maxiron Capital's dedication to providing fast, reliable, and client-focused financial solutions when timing matters most.

Loan Amount	\$250,000 - \$1,000,000	LVR	Up to 75%
Loan Term	1 to 24 months	Mortgage Type	2nd Mortgage
Valuation	Desktop	Property Type	Residential
Repayments	Interest only or capitalise	Property Location	Metro & Regional
Benefits	<ul style="list-style-type: none"> Funding in 72 Hours* No Val Fee No Application Fee No Deed of Priority 		
Loan Purpose	Purchase, refinance, equity release for business purpose		

*The target turnaround time is from signing of letter of approval, payment of legal fee & subject to standard terms and conditions.

Note: We only accept E-signature for this product.

CASE STUDY

SETTLED IN 72 HOURS

- Request Amount: \$250,000
- Offered: \$358,000 capped for 6 months
- Location: NSW
- LVR: 65%
- Product Type: Flash72
- Mortgage Type: 2nd Mortgage
- Loan Term: 12 Months
- Business Type: Transportation
- Loan Purpose: Working capital
- Asset: Residential Property 110km from Sydney CBD



Client Result

A business client approached us in urgent need of funding to consolidate existing business and ATO debt, improve cash flow, hire additional staff, and purchase a new vehicle. Due to time constraints, the client was unable to wait the standard 7 business days required by traditional lenders for a full property valuation. Maxiron Capital responded promptly with our Flash72 product, offering a desktop valuation to significantly reduce processing time. By leveraging our streamlined E-Sign process, we were able to provide funding within few business days, allowing the client to move forward with their business objectives without delay. This is a great example of how Maxiron Capital delivers fast, flexible funding solutions tailored to meet urgent commercial needs—backed by a customer-centric approach and efficient digital processes.

Loan Amount	\$250,000 - \$15,000,000	LVR	Up to 75%
Loan Term	1 to 24 months	Mortgage Type	1st Mortgage
Valuation	Standard	Property Type	All [^]
Repayments	Interest only or capitalise	Property Location	All [^]
Benefits	<ul style="list-style-type: none"> • 80% LVR considered case by case • No credit score requirement 	<ul style="list-style-type: none"> • No Application Fee • No financials required 	
Loan Purpose	Purchase, refinance, equity release for business purpose		

[^]We do not consider the followings: farm, mine, purpose built factory, airfield & leasehold other than properties in ACT.

CASE STUDY

Solution Delivered Where Others Failed

- Request Amount: \$12,800,000
- Offered: \$13,100,000 Capitalised for 3 months
- Location: Southbank VIC 3006
- LVR: 75%
- Product Type: Flexi 1st
- Mortgage Type: 1st Mortgage
- Loan Term: 3+6 Months
- Business Type: Commercial Entity
- Loan Purpose: Refinance of current debt
- Asset: Residential



Client Result

The client had previously engaged multiple private lenders for assistance with refinancing and cashing out but was unsuccessful due to the high Loan-to-Value Ratio (LVR) and the nature of the high-end properties involved. Consequently, the broker overseeing the client's case presented us with this complex scenario. Facing numerous challenges, Maxiron Capital's dedicated lending executive and risk team worked tirelessly to surmount these obstacles. After three weeks of concerted effort, we successfully formulated a solution that met the client's requirements and achieved the desired outcome.

Loan Amount	\$250,000 - \$3,000,000	LVR	Up to 75%
Loan Term	1 to 24 months	Mortgage Type	2nd Mortgage
Valuation	Standard	Property Type	All^
Repayments	Interest only or capitalise	Property Location	All^
Benefits	<ul style="list-style-type: none"> • 80% LVR considered case by case • No credit score requirement 	<ul style="list-style-type: none"> • No Application Fee • No financials required 	
Loan Purpose	Purchase, refinance, equity release for business purpose		

^We do not consider the followings: farm, mine, purpose built factory, airfield & leasehold other than properties in ACT.

CASE STUDY

Franchise Gym Deal Secured Swiftly

- Request Amount: \$250,000
- Offered: \$250,000 capitalised for 6 months
- Location: Campbelltown, NSW 2560
- LVR: 75%
- Product Type: Flexi 2nd
- Mortgage Type: 2nd Mortgage
- Loan Term: 6 Months
- Business Type: Commercial Entity
- Loan Purpose: Purchase of a new franchise gym
- Asset: Residential



Client Result

A client recently approached Maxiron Capital seeking commercial funding to acquire a franchise gym. As this was his first experience with private lending, he was navigating unfamiliar territory while facing significant pressure from the vendor to secure financing within a tight timeframe.

Recognising the urgency of the situation, our team provided clear guidance and efficient support throughout the process. Thanks to Maxiron Capital's streamlined and responsive approach, we were able to arrange the necessary funding in record time.

The client was extremely pleased with the outcome. What began as a stressful and uncertain scenario quickly transformed into a successful and exciting milestone in his business journey. We are proud to have supported him in turning his vision into reality.



NO DOC COMMERCIAL

Loan Amount	\$500,000 - \$10,000,000	LVR	Up to 75%
Loan Term	1 to 24 months	Mortgage Type	1st / 2nd Mortgage
Valuation	Standard	Property Type	Commercial
Repayments	Interest only or capitalise	Property Location	Metro & Regional
Benefits	<ul style="list-style-type: none"> • No tenancy requirement • Specialised property considered • No Application Fee • No income requirement 		
Loan Purpose	Purchase, refinance, equity release for business purpose		

^We do not consider the followings: farm, mine, purpose built factory, airfield & leasehold other than properties in ACT.

CASE STUDY

Fast No Doc Funding

- Request Amount: \$450,000
- Offered: \$550,000 in capitalised for 6 months
- Location: Metro Sydney 2000
- LVR: 70%
- Product Type: No Doc Commercial
- Mortgage Type: 2nd Mortgage
- Loan Term: 6 Months
- Business Type: Commercial Entity
- Loan Purpose: Cash out to pay ATO debt
- Asset: Commercial office



Client Result

A business client approached us with a significant ATO debt that had been accumulating for over a year. Understandably, the client was under considerable stress and in urgent need of funding to manage their tax obligations.

Through Maxiron Capital's flexible No Doc Loan solution, we were able to provide fast and efficient funding. As a result, the client successfully cleared their ATO debt and regained control of their financial position – all without the need for extensive documentation or delays.

This outcome reflects our commitment to delivering tailored financial solutions when our clients need them most.



SHARIA COMMERCIAL

Loan Amount	\$250,000 - \$6,000,000	LVR	Up to 75%
Loan Term	1 to 24 months	Mortgage Type	1st / 2nd Mortgage
Valuation	Standard	Property Type	All^
Repayments	Interest only or capitalise	Property Location	All^
Benefits	<ul style="list-style-type: none"> • Sharia compliant finance • No credit score requirement 	<ul style="list-style-type: none"> • No Application Fee • No income requirement 	
Loan Purpose	Purchase, refinance, equity release for business purpose		

^We do not consider the followings: farm, mine, purpose built factory, airfield & leasehold other than properties in ACT.

Note: Sharia product is based on Sharia Ijarah principles. No approval held from any Governing Authorities.

CASE STUDY

Urgent \$4M Land Acquisition Funded Without Delays

- Request Amount: \$4,000,000
- Offered: \$4,156,000 – capitalised for 6 months
- Location: Rochedale, 4123
- LVR: 70+%
- Product Type: Sharia Commercial
- Mortgage Type: 1st Mortgage
- Loan Term: 12 Months
- Business Type: Commercial Development
- Loan Purpose: Land purchase
- Asset: Land in Rochedale and other nearby commercial and residential properties



Client Result

A large-scale property developer approached Maxiron Capital seeking urgent funding for the acquisition of a strategic land parcel. The transaction was subject to a pressing settlement timeline, requiring a lender capable of delivering both speed and flexibility. Understanding the time-sensitive nature of the deal, Maxiron Capital worked swiftly to structure a tailored funding solution that aligned with the developer’s specialised requirements. Leveraging our expertise in complex property finance and our commitment to personalised service, we were able to meet the tight deadline and provide the necessary capital. As a result, the client achieved a successful settlement without delays, enabling them to proceed with their broader development strategy with confidence.



START REFERRING

STEP 1.



Refer

Notify us in advance of your client's name and propose a commission.

*Non-accredited brokers welcome

Submit accreditation form

maxironcapital.com.au/referrer-accreditation



Application

Submit an online application form by your client or yourself. That's it! We'll take care of everything to settle the loan.

application.maxironcapital.com.au



STEP 2.

Reward

Once the loan is settled, commission will be paid into your account 7 days after settlement has taken place.



OUR TEAM



ZAKARIAH RAHMAN

LENDING EXECUTIVE / TEAM LEADER

M: 0478 887 917 | E: Zakariah@maxironcapital.com.au

With over 12 years of experience in Banking and Private Lending, Zakariah has extensive knowledge and expertise in meeting client's needs. Specialising in the commercial space and facilitating loans with various broker channels, Zakariah has built a great portfolio with brokers spanning many professional industries. By putting the client at centre of his focus, this enables him to deliver the best outcome for all scenarios no matter the complexity for the best possible result.



MARCO FARAG

LENDING MANAGER / BDM

M: 0450 407 923 | E: Marco@maxironcapital.com.au

Marco possesses extensive knowledge and expertise, consistently offering clients reliable and trustworthy support. His in-depth understanding of industry-specific client needs allows him to provide customised solutions that drive significant value, enabling clients to achieve their goals with efficiency and professionalism.

With a strong passion for relationship-building and client management, Marco takes a personalised approach to every interaction. His dedication to understanding each client's unique requirements and delivering expert guidance ensures they feel supported at every stage, helping them succeed and meet their objectives.



RYAN TENG

LENDING SPECIALIST

M: 0402 356 219 | E: Ryan@maxironcapital.com.au

Ryan Teng is a lending specialist with expertise in commercial lending solutions. He has a strong understanding of complex lending structures and leverages this knowledge to deliver tailored strategies that align with each client's financial objectives. Valued for his relationship-focused approach, Ryan approaches every engagement as a strategic partnership. His commitment to understanding individual client goals enables him to provide customised solutions and trusted guidance that drive strategic outcomes and long-term success.



OUR TEAM



JASON NG
LENDING SPECIALIST

M: 0434 495 737 | E: JasonNg@maxironcapital.com.au

Jason provides financial solutions with his understanding of business operations, regulation and experience in the finance industry. He takes great care in understanding each client's unique needs, ensuring tailored, effective solutions. Passionate about staying ahead of industry trends and building strong client relationships, Jason is dedicated to delivering efficient, flexible, and results-driven strategies that help clients achieve their financial goals.



RAY SAEDI
HEAD OF INVESTOR RELATIONS

M: 0452 665 992 | E: Rays@maxironwealth.com.au

Ray, with over 10 years in financial services, is known for his leadership and team collaboration skills. His investment expertise has led to a track record of exceptional results and strategic insights, always focused on client goals. Committed to investor education and personalised service, he excels in navigating market dynamics.



MAXIRON

OUR HAPPY CLIENTS

I recently worked with on a complex deal with Maxiron Capital for a short term bridging loan, and I couldn't be happier with the experience! From start to finish, the process was smooth, transparent, and stress-free. The team at Maxiron Capital was incredibly professional, responsive, and genuinely cared about finding the best and speedy solution especially Marco Farag was exceptional.

Their communication was outstanding—I was kept in the loop at every step, and all my questions were answered promptly and thoroughly. The online application process was straightforward, and I appreciated how easy it was to upload documents and track the progress.

What really impressed me was their competitive rates and flexible terms.

I highly recommend them to anyone looking for a trustworthy, reliable, and customer-focused lender. Five stars without a doubt! ★★★★★

-Dilraj S G.

We have had the pleasure of working with Nelson Marques, the Lending Manager at Maxiron Capital, and he has been absolutely outstanding. Nelson's expertise and efficiency in providing tailored finance lending solutions for our clients are second to none. His ability to assess each situation and offer the most appropriate advice ensures a seamless experience every time. Nelson is not only highly professional but also approachable and reliable, making him an invaluable partner for our business. Highly recommend his services for anyone in need of expert lending advice!

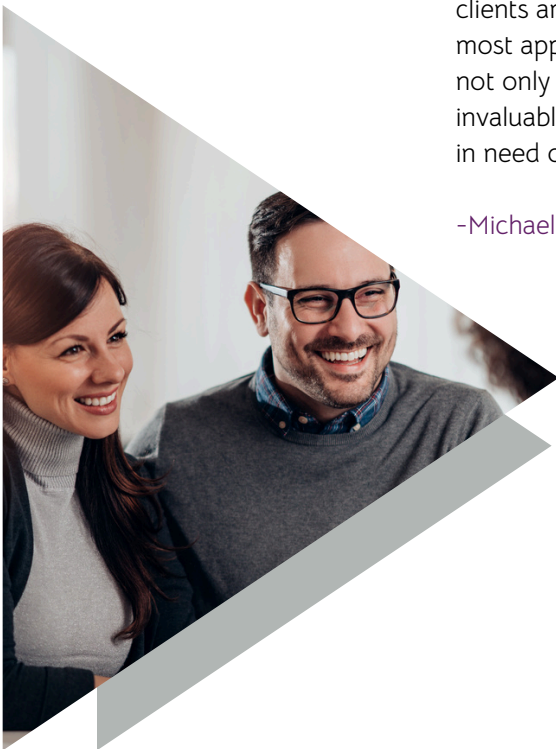
-Michael P.

Working with Brendon at Maxiron Capital was an absolute pleasure! The investment finance approval process was incredibly fast and hassle-free. Brendon's professionalism, clear communication, and expertise made the entire experience seamless. He took the time to understand my needs and delivered exceptional results. I highly recommend Brendon and the Maxiron Capital team for anyone looking for quick and efficient financial solutions!

-James A.

Absolutely stellar performance from Zak on a last minute deal we sent him and Maxiron. He was fast and precise, allowing us to save our client from losing their deposit on a piece of land they already received a notice to complete on. They would have lost \$50k plus late fees, but instead Zak was able to get us to settlement. Great to know there are people who are solutions driven who have instilled newfound confidence in me regarding the private lending space. Thank you.

-Kaine C.





▲ I had a fantastic experience with Toni Relationship Manager working at Maxiron Capital. From the first interaction, Toni demonstrated professionalism, clear communication, and a genuine commitment to helping me find the best financial solution. She guided me through the entire process with patience and expertise making everything smooth. I highly recommend Toni to anyone seeking reliable and efficient financial services.

-D Grover.

▲ I have had many dealings with Maxiron Capital and I am very satisfied with the service they have provided. They also keep me informed every stage of my clients' application. I'm definitely looking forward to a long term relationship with these guys.

-Armand M.

▲ The loan approval was fast and easy. They answered all my questions and the process was smooth. A completely different experience to another lender. I would highly recommend to anyone who needs urgent fund.

-Sandra D.



TERMS & CONDITIONS

THE REFERRAL PARTNER ACKNOWLEDGES & CONFIRMS THAT:

- The referral partner informs clients of any commissions or other benefits that it may receive.
- The referral partner works independently and is not a representative of Maxiron Capital.
- The referred applications are acquired in a manner compliant with the Privacy Act 1988.
- Where applicable, the data subjects have given the required permission to receive marketing information from third parties.
- Maxiron Capital and associated companies reserve the right to decline applications.
- The referral partner indemnifies Maxiron Capital for any non-compliant use of the data supplied by the referral partner resulting in any breach of the Privacy Act 1988.
- Maxiron Capital's product advertisements must not be placed on websites in anyway without our consent.

COMMISSION PAYMENT

Unless otherwise stated, the commission is only payable on the basis of per funded loan.

COMMENCEMENT OF AGREEMENT

The agreement only commences when Maxiron Capital has confirmed in writing its acceptance of the partnership.



MAXIRON CAPITAL

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