

Short-Term Property Caveat Product Guide

This guide provides information about our Short-Term Property Caveat product. It's intended as a guide only and is published solely for informational purposes for those providing financial advice. If you have any questions, please [contact your BDM](#).

Caveat Lend Options: please note that clients need to be able to demonstrate servicing either on an Interest Only or Principal and Interest basis (Capping of interest and fees is subject to LVR and loan amount).

EFFECTIVE 8 JUNE 2025

Maximum Loan Amount	\$0 - \$50,000	\$50,001 - \$150,000
Interest Rate (Fixed)	From 13.85%* *For capitalised and partially capitalised short-term loans, an additional 50bps will apply.	From 13.85%*
Maximum LVR	Up to 100% LVR (combined main lender and Avanti Finance caveat) Up to 80% LVR if borrower/owner is a Trust	Up to 80% LVR (combined main lender and Avanti Finance caveat) Up to 75% LVR if borrower/owner is a Trust
Loan Structure	Principal and Interest up to 10 years or Interest Only up to 24 months. Clear exit required. Capitalisation of interest and fees can be considered – clear exit required. Please discuss with your BDM before submission.	Principal and Interest up to 5 years or Interest Only up to 24 months. Clear exit required. We can only consider capitalisation of interest and fees to a maximum loan amount of \$150,000 in total (including loan amount). Clear exit required. Please discuss with your BDM before submission.
Borrowing/Ownership	To be in personal names (Trusts may be permitted but with a restricted LVR) or a Look Through Company (LTC)	To be in personal names (Trusts may be permitted but with a restricted LVR) or a Look Through Company (LTC)
Avanti Fees	Establishment fee (consumer) \$530 Establishment fee (non-consumer) up to 1% of the Loan Amount Caveat registration fee \$205 per secured property Prepayment administration fee \$23 Monthly account fee \$9.85 per month For a complete list of our latest fees and charges, go to avantifinance.co.nz/rates-fees	
Adviser Fee	Up to a maximum of \$2,500 at your discretion	
Full Loan Application	Diary Note, Statement of Position, Signed Authority and Declaration (for GST and Privacy), Current Photo ID, Confirmation of Income (or funds held elsewhere to assist with servicing during the proposed loan term)	
Loan Docs / Disclosure	Loan documents are issued to you to complete the disclosure process. Please refer to our Caveat Secured Loan Guide, which can be found on: avantifinance.co.nz/useful-information	