

Lending Rates Card

Investment Loans (Non-CCCFA)

Base Rates | Effective from 14 October 2025



Short-term Bridging Mortgages (3-24 months)

Full Doc	Fixed Rates From (p.a.)	Up to 6 months	12 - 24 months
	Up to 70% LVR	6.45%	6.65%
	70-80% LVR	7.20%	7.20%
Low Doc			
	Up to 70% LVR	7.65%	7.65%
	70-80% LVR	8.20%	8.20%
No Doc			
	Interest only, up to 60% LVR	9.95%	9.95%
	Capitilised, up to 70% LVR	10.75%	10.75%
Other Mortgages (Land/Commercial - subject to availability)			
	up to 70% LVR	10.90%	10.90%

Long-Term Investment Loans (Up to 30 years)

Full Doc	Fixed Rates From (p.a.)	12 months	18 - 24 Months	Variable
	Up to 70% LVR	6.65%	6.50%	8.15%
	70-80% LVR	7.15%	7.00%	8.65%
Low Doc				
	Up to 70% LVR	7.40%	7.25%	8.90%
	70-80% LVR	7.90%	7.75%	9.40%

Establishment Fees

Short-term Bridging Mortgages	6 months	12 months	18 Months	24 months
Residential Mortgages - Full Doc	1.50%	1.75%	2.00%	2.25%
Residential Mortgages - Low Doc	1.50%	1.75%	2.00%	2.25%
Residential Mortgages - No Doc	2.00%	2.00%	2.25%	2.25%
Other Mortgages	2.00%	2.00%	2.00%	2.50%
Long-term Investment Mortgages	6 months	12 months	18 Months	24 months
Residential Mortgages	1.50%	1.50%	1.50%	1.50%

* Loans over 70% LVR are subject to availability

* Interest rates shown are fixed per annum for the term selected

* Xceda's lending products are all subject to fixed interest periods of up to 5 years. Our fixed interest rates vary depending on the credit profile of the transaction. All loans are subject to our standard Loan Fees, Terms and Conditions.

We'd love to talk to you about our lending products – get in touch with our team to see if an Xceda loan can work for you.

0800 11 22 74
loans@xceda.co.nz