ADVISER
PARTNERSHIPS

PROPERTY-FIRST LENDING

We start with the *property.*

Residential first-mortgage finance for investors and business borrowers — secured by property, structured around the deal, and delivered through accredited advisers.

> FROM ADVISERS, FOR ADVISERS
>
> Our team have sat on your side of the desk. We're new, and we're here to build the adviser channel deliberately — to deliver, and to earn our place as your number-one non-bank lender by backing your deals and your loyalty in equal measure.

"If the security stacks up, we'll look for a way to lend."

MADOX FINANCE LIMITED
FSP1010571

THE APPROACH

Common-sense lending, built around the deal.

A bank starts with a checklist and makes the borrower fit it. Madox starts with the asset and the way the loan gets repaid — then works out a sensible path to yes. Experienced credit people read the deal, not a scorecard.

01

Property-first

The security is the starting point. If the property is right, we look for a way to make the deal work — rather than starting with a borrower checklist.

02

Repaid logically

Every loan is framed around what repays it — the rent, the income, or the exit — not around how many documents a borrower can produce.

03

People, not a scorecard

Good borrowers a bank calculator rejects often work well for Madox — each deal weighed on its merits, by a person.

> *“A sound deal a bank’s calculator turns away often finds its yes with us.”*

THE PRODUCTS

Four ways to structure the deal.

Each product is defined by what repays the loan — the rent, the income, or the exit. How that income is evidenced is a separate, flexible step.

Yield

MAX LVR
70%

When the rent does the work.

For residential rentals where the rent covers the loan. We assess the property's rental income, not personal income — no personal income test.

Yield+

MAX LVR
80%

When rent and income together stack up.

Rent and the borrower's income weighed together, opening higher leverage. Multiple pathways accepted to evidence the income shortfall, including alt doc.

Standard Mortgage

MAX LVR
80%

A straightforward, full-term residential mortgage.

For borrowers wanting a standard long-term loan — assessed whichever way fits: full doc, alt doc, or a clean refinance track record.

Short Term / Residual

MAX LVR
70%

We lend against the proposed exit, not income.

Bridge a sale or refinance, or hold unsold stock while it sells. 6–12 month term, extendable to a 24-month maximum. No income servicing test.

LVRs shown are maximums. Verify current figures against Madox product documents before relying on them — indicative only, not an offer of finance.

WHO WE LEND TO

Built for the borrowers banks find hard.

If a deal is sound but doesn't fit a bank's template, it usually fits ours. The kinds of clients advisers bring us:

Self-employed, irregular income

Earnings are real but don't fit a payslip — we evidence them through alt doc or a clean refinance record.

Asset-rich, cashflow-poor

Strong equity but modest income on paper. With Yield or Yield+, the property's rent does the work.

Borrowing for business

Funding a business purpose, secured against residential property — Tax, Growth, Acquisition or a simple equity release for investment.

Property traders

Short-term finance to buy, reposition and sell, repaid from the proposed exit.

Builders & developers

Funding held against completed, unsold residual units while they sell down.

Bridging

Often borrowers just need a 6–12 month term to bridge a gap. We'll lend on a logical proposed exit without requiring a guaranteed presale — essentially an "Open-Bridge" where we can see it's viable.

Property investors

We back investors short and long term, regardless of income — from no doc (Yield) to alt doc, full doc, fast refi or bridging.

ON THE ROADMAP

Not yet — but coming

We don't currently offer construction lending or CCCFA (consumer) lending. Both are on the roadmap.

Every loan is for a business or investment purpose, secured by residential property. If you're unsure whether a deal fits, ask us — that's what we're here for.

VERIFICATION

Income, your way.

“The bank wants everything. We want to see the deal.”

The serviceability basis — rent, income or exit — is independent of how income is evidenced. Most borrowers aren’t “fully verified” in the traditional sense, and that’s by design. Present these as options, not hurdles.

Full doc

The traditional route

Where income is straightforward and simply documented.

Alt doc

Self-employed or between accounts

Two sources do it — GST returns, bank statements, accountant’s letter, or IRD.

Fast refinance

Six months’ clean history

Refinancing with a clean repayment record — no income verification required.

Short term / residual / bridging

Lend against the exit

Tell us the logical exit — a future sale, a refinance. If it stacks up, no income evidence required.

PRODUCT × VERIFICATION PATHWAY

Yield	Rental income only
Yield+	Rental income & full doc or alt doc
Standard Mortgage	Full doc, alt doc or fast refi
Short Term / Residual	No income evidence — just the logical exit strategy (sale / refi)

PARTNER WITH US

Why advisers work with Madox.

01 **Property-first credit**

We start with the security property. If that fits, we'll help you find the pathway to approve the loan.

02 **Flexible verification**

The serviceability basis is independent of how income is evidenced — you choose the pathway. Full doc, alt doc, fast refi or a proposed exit.

03 **Built for advisers**

We've sat in your seat — we understand the adviser's world because we came from it. Your client, your relationship; we're the lender behind the deal.

04 **Answers with a reason**

Clear, commercial decisions you can take back to your client — not a black-box scorecard.

Become an accredited Madox adviser.

01 **Get in touch**

Tell us about your business and the deals you write.

02 **Complete accreditation**

A short accreditation so you can submit with confidence.

03 **Submit your first deal**

Lead with the property — we'll help find the structure.

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