Lenders Tightening on Company & Trust Lending

We're seeing a significant shift in the lending landscape — many lenders are pulling back from company and trust lending or reclassifying these loans from residential to commercial.

This change is creating new challenges for borrowers, particularly around asset protection and tax structuring. Accountants are also finding it increasingly difficult to assist clients effectively under these new conditions.

The main driver behind this shift is the rise in company and trust borrowing, prompting lenders to minimise their exposure by tightening policies and reassessing how these loans are treated. This loan may not be available in the future.

These changes will likely impact your clients' structures and lending strategies, so it's more important than ever to work with a reputable, experienced broker who understands the evolving landscape and can navigate the complexities with lenders.

At Chocolate Money, our experienced brokers have a strong track record of working closely with accountants to deliver optimal lending outcomes for their clients.

Contact us today to discuss how we can help you and your clients adapt to these lending changes and secure the best possible outcomes on:

1300 137 539 or harry@chocolatemoney.com.au