



## Broker Guide

# INTRODUCTION

We offer first mortgages from **10%pa**, second mortgages from **1.5%pm** and legal fees and valuations at cost. We don't have any hidden fees or clauses, and we don't charge you any lender discharge fees—so you can always come back to us if you need more help down the road.

If you're looking for fast funding, then look no further.

We offer 1st & 2nd Mortgage loans in all states of Australia, with niche options like ABN/ACN, 1 day ABN/ACN, and Fast Funding. No credit score is required, so even if you've had trouble getting approved before, we'll make sure you get the loan you need. When it comes to location, we lend all states in Australia. We also offer a loan size of \$200k to \$5million.

And we don't just make loans—we work with you every step of the way to ensure that your application process goes smoothly and quickly.



# OUR PRODUCTS

	SHORT TERM FUNDING	COMMERCIAL TERM LOANS	LAND BANKING
<b>Loan Purpose</b>	Purchase, refinance or equity release of residential or commercial property		
<b>Suitable Borrowers</b>	Company		
<b>Property Type</b>	<b>House/Unit</b>	<b>Commercial</b>	<b>Farm/Land</b>
<b>Min. Loan Amount</b>	\$200,000		
<b>Max. Loan Amount</b>	\$5 million	\$5 million	\$5 million
<b>Max. LVR</b>	80%	75%	70%
<b>Loan Term</b>	12 months	12 months	12 months
<b>Interest Rates from</b>	10% p.a	11% p.a	11% p.a
<b>Acceptable Securities</b>	First mortgage, second mortgage or caveat acceptable as security	Commercial, Industrial Property	First mortgage, second mortgage or caveat acceptable as security
<b>Documentation</b>	<ul style="list-style-type: none"> <li>• Application Form</li> <li>• Signed and dated Borrower Declaration declaring borrower(s) capacity to meet the proposed loan repayment and confirming Exit Strategy</li> <li>• Rental statement if property is tenanted</li> <li>• Current 6 months loan statement if refinance</li> </ul>		
<b>Cash Out/ Debt Consolidation</b>	Unlimited		
<b>Credit History</b>	Credit impartment may be considered		

# INTEREST RATES AND FEES

INTEREST RATES						
LVR	1st Mortgage Product			2nd Mortgage Product		
	House/Unit	Commercial	Farm/Land	House/Unit	Commercial	Farm/Land
<=50%	10%	11%	11%	16%	20%	20%
<=60%	10.5%	12%	12%	18%	22%	22%
<=70%	11%	13%		20%	24%	24%
<=75%	12%			22%	28%	
<=80%				24%		
Possible Add On(s)	1. High Density Loading 1% (Max 60% LVR) 2. Non-Metro Loading 1%					

FEES AND CHARGES		
Indicative Offer	Valuation and administration fee	At Cost
	Commitment fee	From \$2200, to be refunded at Settlement <b>Non-refundable if not proceeding</b>
Settlement	Establishment fee	From 1.1%
	Management fee	From 1.1%
	Lenders legal fees	At Cost , Estimated to be \$5,000 + GST
Discharge	Discharge fees	\$770

This product is designed for borrowers who are:



## **Borrower characteristics & financial situation**

SMEs and property investors, who:


- Are asset rich;
- Are seeking a short-term financial solution;
- Have faced unexpected events, changes in business situations, or shifts in relationships;
- Are non-standard income earners (difficult to provide standard income documentation required by traditional lenders);
- May have minor credit impaired history;
- Need urgent settlement or lack the time to go through the standard loan process.
- Non-resident borrowers



## **Borrower objectives**

- Urgent settlement;
- Refinancing;
- House purchase with loans
- Bridging finance – buying before selling;
- Investing – house renovation to sell;
- Acquisition of small scale development sites;
- Quick working capital;
- Funding for business expansion;
- Equipment acquisition and/or upgrade;
- Debt consolidation (credit cards, ATO debts etc.);
- Equity release for business purposes.

Typical target customer profiles:



## Refinance the previous loan

- Amanda wishes to Fund the loan to refinance the previous loan

### Scenario:

- Amanda wishes to Fund the loan to refinance the previous loan.
- However, Amanda's financials show inconsistent cash flow which will cause traditional bank financing to be challenging.

### Solution:

- 3-month Interest loan at 70% LVR.
- Exit strategy: Amanda will refinance to a development loan lender once she is ready to commence development works.



## Working capital

- John recently started his bakery business.

### Scenario:

- John wishes to purchase a new oven and other equipment for his new bakery. He also needs working capital to get the bakery up and running.
- John has an investment property in QLD that he purchased several years ago. Based on current valuation LVR is <55%.
- However, John can't obtain finance from a mainstream bank given the lack of historical financials for his new business.

### Solution:

- 18-month Interest Only loan secured against his investment property.
- Exit strategy: John will prepare financials and other income documentation and refinance to a near prime home loan lender in 18-months.



## Urgent settlement

- Chris owns a real estate consultancy business.

### Scenario:

- Chris wishes to purchase a property in NSW.
- Chris has a portfolio of investment properties with sufficient equity to cash out the capital needed to finance her new purchase.
- However, Chris's finance has fallen through, and the vendor has issued a rescission notice. Chris doesn't have enough time to switch to another lender.

### Solution:

- 6-month Interest Only loan secured against Chris's two existing investment properties and new purchase.
- Exit strategy: Chris will refinance to a home loan lender within 6-12 months.

# MORE INFORMATION

## How to settle in days?

You're looking to buy a house, but you don't know where to start. We've got you covered! Here's what we'll do:

Day 1	You apply for the loan, and we issue a term sheet
Day2	You sign the term sheet and we provide a valuation of your home
Day3	We issue the loan documents to you
Day4	You sign the loan documents and return them to us
Day5	We settle your loan

## Informations we need

We're so excited to be working with you on your next big project. This will help us make sure that we have all of the information we need to move forward.

1. Security address
2. Security value
3. Requested loan size
4. 1st or 2nd mortgage
5. Loan purpose
6. Estimated settlement date
7. Detailed exit strategy
8. Ownership and business structure
9. Asset & Liability position

# CONTACT

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**We're here to help you get deals,  
so why wait for the bank?**