

Secured business finance is available and includes: 2nd mortgages | Purchases | Bridging | Equity Release

UNACCEPTABLE PURPOSES:

- ▶ No Construction
- ▶ No unsecured debt
- ▶ No Agricultural assets
- ▶ No Code
- ▶ No O/O resi purchases

CAVEAT SETTLEMENTS!

ACCEPTABLE PURPOSES:

- ▶ Payment of business debts
- ▶ Payment of Business taxation
- ▶ Working capital requirements
- ▶ Business cashflow
- ▶ Purchase investment property
- ▶ Purchase vacant land
- ▶ Property in recission
- ▶ Refinance & consolidation
- ▶ An advance on a refinance
- ▶ Business opportunities
- ▶ Incomplete renovations
- ▶ Residential land (with or without DA)
- ▶ Unlimited cash out on avail equity

Our loans available only to:

Company Directors & Corporate Trustees of Family Trusts

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1300 859 075

Broker/referrer enquiries welcome
Lender and Mortgage Manager

1. Funding Rate Card

Loan Product Matrix for Private Lending Holdings Pty Ltd

Property Type	Loan Amount Minimum	Loan Amount Outstanding Principle Balance	LVR up to	Interest Rate From	DD Fee	LMF PM	Est Fee From	Commitment Fee's are deferred	Loan Term From To
Residential House/Townhouse	\$100,000	\$5,000,000	75%	21.00%	\$2,950	0.25%	2%+GST	1% + GST	3-24 months
Residential House/Townhouse (Sydney, Melbourne, and Brisbane)	\$100,000	\$5,000,000	75%	21.00%	\$2,950	0.25%	2%+GST	1% + GST	3-24 months
Residential Unit	\$100,000	\$3,000,000	75%	21.00%	\$2,950	0.25%	2%+GST	1% + GST	3-24 months
Residential Unit (Sydney, Melbourne and Brisbane only)	\$100,000	\$5,000,000	75%	21.00%	\$2,950	0.25%	2%+GST	1% + GST	3-24 months
Residential Metropolitan Land	\$100,000	\$3,000,000	55%	21.00%	\$2,950	0.25%	2%+GST	1% + GST	3-24 months
Commercial - leased (lease must be to unrelated party of the Obligor)	\$150,000	\$3,000,000	65%	21.00%	\$2,950	0.25%	2%+GST	1% + GST	3-24 months
Commercial - metropolitan vacant	\$150,000	\$3,000,000	60%	21.00%	\$2,950	0.25%	2%+GST	1% + GST	3-24 months
Commercial - owner occupied	\$150,000	\$5,000,000	65%	21.00%	\$2,950	0.25%	2%+GST	1% + GST	3-24 months
Commercial - owner occupied (Sydney, Melbourne and Brisbane only)	\$150,000	\$5,000,000	65%	21.00%	\$2,950	0.25%	2%+GST	1% + GST	3-24 months
Commercial - leased (Sydney, Melbourne and Brisbane only)	\$150,000	\$5,000,000	65%	21.00%	\$2,950	0.25%	2%+GST	1% + GST	3-24 months
Commercial - vacant (Sydney, Melbourne and Brisbane only)	\$150,000	\$5,000,000	55%	21.00%	\$2,950	0.25%	2%+GST	1% + GST	3-24 months
Development site - metropolitan	\$150,000	\$3,000,000	55%	21.00%	\$2,950	0.25%	2%+GST	1% + GST	3-24 months

*Note: Pricing on application (POA) for development exit deals, construction deals & deals > \$5,000,000

For Commercial, LVR's are not fixed. All loans are fixed interest and interest only.

2. Additional requirements

Fixed Rate only

The funding rate rates above are fixed rates, not subject to incremental changes aligned to the BBSW reference rate.