

Secured business finance is available and includes:

1st mortgages | Purchases | Bridging | Equity Release

UNACCEPTABLE PURPOSES:

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

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

1. Funding Rate Card

Loan Product Matrix for Private Lending Holdings Pty Ltd

Property Type	Loan Amount Minimum	Loan Amount Outstanding Principle Balance	LVR	Interest Rate From	DD Fee	LMF PM	Est Fee	Commitment Fee (Deferred)	Loan Term
Residential House/Townhouse	\$100,000	\$5,000,000	70%	10.35%	\$2,950	0.1%	2%+GST	1% + GST	3-24 months
Residential House/Townhouse (Sydney, Melbourne, and Brisbane)	\$100,000	\$5,000,000	70%	10.35%	\$2,950	0.1%	2%+GST	1% + GST	3-24 months
Residential Unit	\$100,000	\$3,000,000	70%	10.35%	\$2,950	0.1%	2%+GST	1% + GST	3-24 months
Residential Unit (Sydney, Melbourne and Brisbane only)	\$100,000	\$5,000,000	70%	10.35%	\$2,950	0.1%	2%+GST	1% + GST	3-24 months
Residential Metropolitan Land	\$100,000	\$3,000,000	50%	10.35%	\$2,950	0.1%	2%+GST	1% + GST	3-24 months
Commercial - leased (lease must be to unrelated party of the Obligor)	\$150,000	\$5,000,000	60%	10.85%	\$2,950	0.1%	2%+GST	1% + GST	3-24 months
Commercial - leased (lease must be to unrelated party of the Obligor)	\$150,000	\$3,000,000	65%	11.385%	\$2,950	0.1%	2%+GST	1% + GST	3-24 months
Commercial - metropolitan vacant	\$150,000	\$3,000,000	55%	10.85%	\$2,950	0.1%	2%+GST	1% + GST	3-24 months
Commercial - owner occupied	\$150,000	\$5,000,000	60%	10.85%	\$2,950	0.1%	2%+GST	1% + GST	3-24 months
Commercial - owner occupied (Sydney, Melbourne and Brisbane only)	\$150,000	\$5,000,000	60%	10.85%	\$2,950	0.1%	2%+GST	1% + GST	3-24 months
Commercial - owner occupied (Sydney, Melbourne and Brisbane only)	\$150,000	\$5,000,000	65%	11.385%	\$2,950	0.1%	2%+GST	1% + GST	3-24 months
Commercial - leased (Sydney, Melbourne and Brisbane only)	\$150,000	\$5,000,000	60%	10.85%	\$2,950	0.1%	2%+GST	1% + GST	3-24 months
Commercial - leased (Sydney, Melbourne and Brisbane only)	\$150,000	\$3,000,000	65%	11.385%	\$2,950	0.1%	2%+GST	1% + GST	3-24 months
Commercial - vacant (Sydney, Melbourne and Brisbane only)	\$150,000	\$5,000,000	50%	10.85%	\$2,950	0.1%	2%+GST	1% + GST	3-24 months
Development site - metropolitan	\$150,000	\$3,000,000	50%	10.85%	\$2,950	0.1%	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

Variable Rate only	The funding rate rates above are variable rates, subject to incremental changes aligned to the BBSW reference rate. If lender, at its discretion, chooses to apply any incremental increase of the BBSW, to the interest rates shown above, the borrower will be provided with no less than 10 days' notice.
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Broker/referrer enquiries welcome
Lender and Mortgage Manager