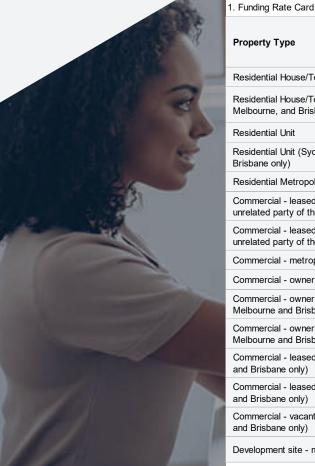
# **Private**Lending

Product Guide Effective Oct 2023



# Secured business finance is available and includes: 1st mortgages | Purchases | Bridging | Equity Release

Interest

Loan Amount

Loan

Loan Product Matrix for Private Lending Holdings Pty Ltd

Commitment

#### UNACCEPTABLE PURPOSES:

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

#### ACCEPTABLE PURPOSES:

Property Type	Amount Minimum	Outstanding Principle Balance	LVR	Rate From	DD Fee	LMF PM	Est Fee	Fee (Deferred )	Loan Term	ACCEPIAD
Residential House/Townhouse	\$100,000	\$5,000,000	70%	10.35%	\$2,950	0.1%	2%+GST	1% + GST	3-24 months	Payment
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	<ul><li>Payment</li><li>Working c</li></ul>
Residential Unit	\$100,000	\$3,000,000	70%	10.35%	\$2,950	0.1%	2%+GST	1% + GST	3-24 months	Business
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	<ul><li>Purchase</li><li>Purchase</li></ul>
Residential Metropolitan Land	\$100,000	\$3,000,000	50%	10.35%	\$2,950	0.1%	2%+GST	1% + GST	3-24 months	Property i
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	<ul> <li>Refinance</li> <li>An advan</li> </ul>
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	Business
Commercial - metropolitan vacant	\$150,000	\$3,000,000	55%	10.85%	\$2,950	0.1%	2%+GST	1% + GST	3-24 months	Incomplet
Commercial - owner occupied	\$150,000	\$5,000,000	60%	10.85%	\$2,950	0.1%	2%+GST	1% + GST	3-24 months	Residentia
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	(with or w ► Unlimited
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	equity
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	Our loans a
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	Company Di
Development site - metropolitan	\$150,000	\$3,000,000	50%	10.85%	\$2,950	0.1%	2%+GST	1% + GST	3-24 months	Trustees of I

\*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.

### 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

## equitylenders.com.au loans@equitylenders.com.au 1300 859 075

Broker/referrer enquiries welcome Lender and Mortgage Manager