

Property Owner			
Credit Profile	A*	B	C
Max Loan	\$150,000	\$75,000	\$40,000
Min ABN & GST (Years)	3	2	1
Maximum Loan Term (Months)	72	60	60
Deposit Required	-	-	-
Base Rate	7.95%	8.95%	11.95%
<i>*Max age of asset at End of Term for Property Owner Profile A is 15 years</i>			

Non-Property Owner			
Credit Profile	A	B	C
Max Loan	\$75,000	\$40,000	\$20,000
Min ABN & GST (Years)	3	1	1
Maximum Loan Term (Months)	60	48	60
Deposit Required	-	20%	-
Credit Reference	Yes	No	Yes
Bank Stmt's Required (3 months)	Yes	Yes	Yes
Base Rate	9.95%	13.95%	13.95%

Rate Loadings		
Asset Class	Refer Asset Class table	
Private Sale	1.00%	
Age of Asset at End of Term > 20 yrs	2.00%	
Loan Size < \$25K	2.00%	
Sale / Hire Back or Equity Funding	2.00%	
Max Brokerage Before Loading (0.50% rate loading for every 1% above)	≤ \$50K - 5%	Max Brokerage – 8%
	> \$50K - 4%	Max Brokerage – 6%

Fees	
Establishment Fee	\$440 – Dealer Sale \$660 – Private Sale
Broker Documentation Fee	Set by Broker Maximum total fee to customer not to exceed \$1,000 + GST (incl Selfco Establishment Fee)
Direct Debit Fee	\$8 / month

Asset Class Loadings			
Asset Class	Asset Example	Max Age EOT	Loading
<b>Tier 1 - Auto</b>			
Auto (LCV < 4.5t)	Sedans, SUVs, Vans and Utes	15	Nil
<b>Tier 2 - Primary</b>			
Construction	Yellow Goods, Incl Excavators, Earth Moving, Rock Crushers	25	Nil
Trucks	Prime Movers, Tippers, Pantechs, Curtain Siders, Frig Pans, Table Tops	25	
Trailers	Flatbed Trailers, Curtain Sider Trailers, Refrigerated Trailers	30	
Farming & Agriculture	Combine Harvester, Rollers, Tractors, Pickers, Air Seeders	25	
Warehousing	Forklifts, Scissors Lifts, Packaging Machines, Conveyors	20	
Landscaping / Greenkeeping Equipment	Commercial Garden Mowers, Street Sweepers	20	
Manufacturing Equipment	CNC Machines, Routers	20	
Medical Equipment	Dental Equipment, X Ray Machines	15	
<b>Tier 3 - Secondary</b>			
Office Equipment	Copiers, Telephone Systems	5	2.00%
IT Equipment	Servers, Laptops, IT Systems, Printers	5	
Software	For Professionals only (Max \$75K)	3	
Renewable Energy	Solar Panels and Inverters	5	
General Commercial	Hoists, Mechanical Equipment	15	
<b>Tier 4 - Specialised</b>			
Commercial Kitchen	Ovens, Mixers, Fridges, Dishwashers	5	6.00%
Fittings and Furniture	Furniture and Fitouts	5	
Specialised Equipment	Gym Equipment, Security Systems, ATM and Vending Machines	5	

Equity Funding						
Access equity in existing assets under Fast Doc for a defined non-working capital purpose. Advanced rate is against the auction value determined by the respective credit profile.						
	Property Owner			Non-Property Owner		
Credit Profile	A	B	C	A	B	C
Advance Rate	100%	90%	90%	80%	70%	70%
<ul style="list-style-type: none"> <li>Credit Profile 'P-A' – Max loan amt \$100K, otherwise standard product limits apply</li> <li>Equity Funding loading of 2.00% to apply</li> <li>Formal valuation to be completed at borrower's cost</li> <li>Secured guarantee required from Property Owners</li> </ul>						