



**AUSTRALIAN
SECURITIES**

Private Fund since 1925

Our finance strategies build financial independence



Australian Securities private investors package mortgage securities, which include:

- Residential Properties (Credit Code)
- Residential Properties (Business or Investment Loans)
- Commercial Properties (Subject to Leases)
- Construction Loans (Residential and Apartments)
- Land
- Retail shops and Shop Dwellings

We receive and process loan applications from finance brokers, intermediaries or direct from borrowers. The loan becomes a private mortgage security and is then marketed to investors at competitive interest rates.

Typical Clients

Our typical clients include: professionals, property investors, small business, builders & developers and SMSF.

ASL is a responsible security based lender lending up to 66% maximum value of the security. Every borrower you refer to us is identified as your client for the purpose of any finance fee facility that continues for any extended term.

Loan Features

Our loan product contains flexible and add on features tailored to suit most clients:

- Term 1-5 years
- Fixed interest with no repayment of capital
- Interest reset options (should market rate fall further)
- Principal and Interest Option
- Repayment Options-

RR – Right to repay at any time with no penalty

R1 – Right to repay with agreed penalty

RPR – Right to make principal reductions

RPD – Right to partial discharges

Repayment options do attract an additional 0.25%- 0.50% depending on the repayment options selected by the client.

Loan Approval

Indicative approval is obtained by completing an ASL Enquiry Form and faxing or emailing it to our Finance Team for approval.

Interest Rates

Our private investments are sold to investors competing to buy the security. The interest rates that are set are based on the supply and demand of mortgage securities available in the market in addition to our fixed income products.

Principal and Interest Reductions

Principal repayments can be made on ASL mortgages at commencement or at rollover. Clients can set the principal repayment amounts to suit their individual cash flow requirements (minimum of \$100 per month).

FURTHER INFORMATION.

Enquiry line

General enquires about the eligibility for a loan, current interest rates, special deals or any other information are available by telephone or email.

Contact one of our ASL Finance Managers;

Telephone: 1300 275 275 Email: finance@asltd.com.au

Availability of funds

Our usual time frame for availability of funds is 10 days from receipt of signed application, compliance fees and information required to validate loan application.

Urgent funding is available subject to:

- Valuation by ASL
- Borrower providing title and relevant information
- Borrower completing legal documentation
- Borrower agreement to cover increased costs to achieve urgent settlement

In most cases we can secure for the borrower an extension of time for funding when existing lender accepts refinance is unconditional.