

Lending options that leave  
little to chance

Navigating the market for an effective loan package is not an easy task.

Every business is different and loans should reflect this, by being flexible enough to accommodate individual business needs, as they invariably change during the loan term.

Australian Securities are one of the very few specialist lenders with experience and know how, to leave little to chance.

For this reason Australian Securities offer multiple lending options, which are agreed prior to the commencement of a loan. These useful options can then be introduced, ended or remain on standby providing the borrower with the added assurance they will not face additional cost or compromise their loan, for changing the terms in their loan agreement mid-term.

These unique options are seldom provided by other lenders and are too complex for most banks to implement. (See Features & Benefits opposite and back page) Australian Securities superior level of skill and expertise in the provision

of loans, is a result of 95 years of tried and tested financial service. Australian Securities pride themselves on leading the way with a personalized service, with tailored loan packages that fit the individual requirements of any borrower. Loans are packaged to achieve the maximum in lending efficiencies for the borrower, adding significant benefit during the term of the loan.

Australian Securities offer private funding solutions on several security types. These security types include land, residential, commercial, construction & development, retail or industrial properties. Australian Securities finance investment, business, superannuation, and both residential and apartment developments.

Interest rates charged reflect the borrower's credit score and security provided by the borrower. Australian Securities will lend up to two thirds of the valuation of the real estate, offered as security against a loan. Base rates may vary, depending on the type of security, the loan type required and the lending options

that are applied to a final agreement.

Base lending rates are displayed on the Australian Securities website at: -

<https://australiansecurities.com.au> or on the sites Rates page.

The Australian Securities finance team provide conditional approval for loans from \$250,000 to \$10,000,000, within 24 hours and loan approval within 5 days\* from valuation of the real estate provided as security.

An Illustration of multiple lending scenarios are available here at: :- <https://australiansecurities.com.au/finance-resources/> if you would like to know more about flexible lending.

Call our Finance Team on 1300 275 275 if you would like us to tailor a loan to meet your needs or visit our finance contact page at: - <https://australiansecurities.com.au/contact-us/> and leave your details.



\*Borrower must provide required documentation in the time period specified for a conditional approval on a loan agreement to be completed.

# Lending options that leave little to chance during the loan term.



## No restrictive business covenants

We will not apply ongoing\* restrictive business reviews to your loan agreement, after you have proved serviceability.



## Repay or reduce loan during the loan term

Option for borrowers to repay the whole loan or reduce the principal loan within 30 days of giving ASL notice.



## Bonus finance on loan security

The improved value of the land is taken into consideration for additional finance, when the security is part of a development or construction project.



## Low rates

Our base rates are very competitive when compared to banks and other private lenders.



## Fast loan approvals

Conditional loan approvals are provided within one business day from receipt of an application.



## Fewer credit hurdles

We do not believe in discriminative lending, based on credit history.

\*Milestone authentication may be required in some cases as a result of a particular loan type, ie a construction & development loans where stepped payments are part of the loan agreement.

# Australian Securities loans are tailored to be efficient and effective.

Features, Benefits & Options	Australian Securities	Most Banks
Multiple tailored repayment options	✓	✗
Fast loan approvals (conditional) within 24 hrs	✓	✗
Loan increase reviews during loan period	✓	✗
Flexible terms to meet individual business or personal requirements	✓	✗
Restructure existing repayment schedules	✓	✗
Less invasive personal and business financial reviews	✓	✗
Streamlined rollovers	✓	✗
Personal and professional service	✓	✗
Fewer credit hurdles	✓	✗
No restrictive business covenants on loans	✓	✗
No loan recalls as a result of a local credit shortage or global credit crisis	✓	✗
Tailored stepped payment plans	✓	✗
Construction loan amounts based on completed value	✓	✗
Minimal financials required for investment loans	✓	✗
Flexible LVR's and lending rates	✓	✗
Commercial property acquisition loans with potential for leveraged fund equity	✓	✗
Interest offset facility for progress payments on construction & development loans	✓	✗
Early repayment or reduction in loan principal options	✓	✗

**Important information:** Australian Securities does not know your financial position or personal requirements, when borrowing. Australian Securities recommend you seek professional advice on the merits of borrowing for your particular needs. Minimum terms and repayment options exist. Terms and chosen options must be approved prior to completion of a loan agreement. Choice of available loan options are dependent on security, loan type and proven serviceability of a loan. Break costs will apply where a mortgage is repaid before the end of the term where an option for repayment has not been exercised as part of the original loan agreement. Borrowers may however exercise their right to repay the whole loan or reduce the principal loan within 30 days of giving Australian Securities (AS) notice, if right to repay is part of their loan agreement. Australian Securities provide credit for personal, business, superannuation, residential construction or for residential and apartment developments. Loans must all be secured by real-estate. Loan maximums are dependent on the type of property provided as security for the loan. Australian Securities will lend up to 66% on an approved loan valuation. Compliance and set-up fees apply. Relevant Company constitution and Trust Deeds to be provided (if applicable); Directors to be Guarantors of the loan; General Security Deed to be executed by a company; Serviceability; with financials; 12 months Bank statement, lease if security tenanted. Contact Australian Securities Finance manager for further information on loan types and funding requirements on 1300 275 275 or by visiting the resources page and downloading the respective pdf under 'General Finance Types' at Australian Securities website:- <https://australiansecurities.com.au/finance-resources/>

Australian Securities Limited. Level 34, 140 William Street, Melbourne VIC 3000 Australia | 1300 275 275 | [finance@asltd.com.au](mailto:finance@asltd.com.au) | [www.australiansecurities.com.au](http://www.australiansecurities.com.au) | Australian Credit Provider Licence Number 260499.

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