



BROKER'S GUIDE LOAN PRODUCT SUITE

Borrow better.™

THE ASCF DIFFERENCE

At ASCF, we do things differently. Our personalised service will guide you and your clients carefully through all our processes and requirements, with no confusing or annoying hang-ups. With us, it's always clear exactly who you're working with; we make the credit decisions, no middlemen here.

When your clients are stuck and need a leg up in life, it's our streamlined service that allows them to apply within minutes and achieve financial freedom in as little as three days. All ASCF loans are secured by registered 1st and 2nd mortgages on Australian property; Residential, Commercial, Industrial, Rural and even Land Lease properties. We also provide coded loans to individuals; not just business borrowers.

CLIENT TESTIMONIALS

"Thank you so much for your help on this - it has been so easy working with you and you've been so consistent in your communication and efficiency in helping get the result and outcome for our client."

- Steve, Recovery Loan

"When you are running out of all options, ASCF comes to the rescue. They are very like-minded, knowledgeable and provided me with a quick & fast great service and helped my client."

- Mahesh, Cash Flow Loan

"I had a client in urgent need of finance that the banks were unable to do. ASCF provided a solution and I was absolutely thrilled with the speed of service."

- Philip, Bridging Loan

"The team had made it all so easy every step of the way. I would wholly recommend these guys for loans which fall outside of the normal lending criteria."

- Craig, Sale Funding Loan

OUR PROCESS



JUST SOME OF OUR WORK

Sale Funding



Location:



Loan:
\$88,500

LVR:
38.94%

Term:
6 months

Problem:

A borrower came to us directly looking for funding to conduct minor renovations and improvements to their house prior to sale.

Solution:

ASCF reviewed an independent valuation on his Victorian property and approved a 6-month loan facility secured by 2nd mortgage. Due to a low LVR of 38.94%, we could offer an interest rate of 10.95% per annum!

Bridging Loans



Location:



Loan:
\$2,507,069

LVR:
78.36%

Term:
4 months

Problem:

A broker came to us with a client who wished to up size from their current home. The borrower held an investment property as well as their current home.

Solution:

A bridging loan with a 4-month term was approved with a total loan amount of \$2,507,069 at 9.25% pa with an LVR of 78.36%.

YOUR LENDING SPECIALISTS

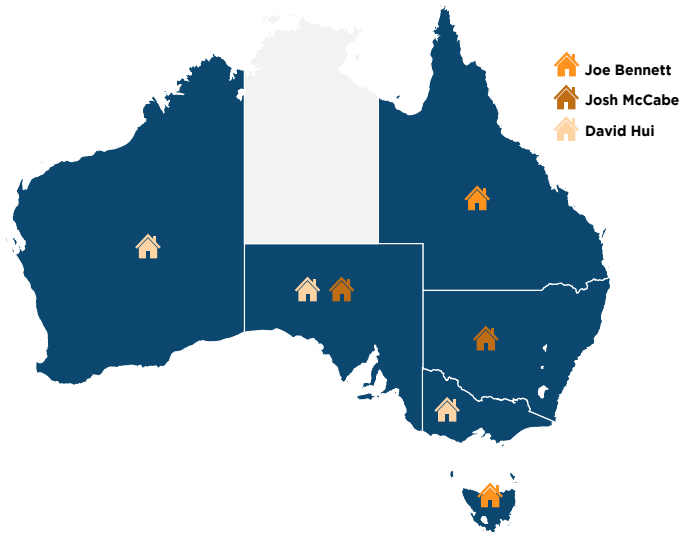
Your lending specialists come with a wide array of experience.

Joe Bennett has over 25 years of experience in banking and finance, which he uses to provide clients with flexible solutions to their financial goals.

Josh McCabe holds an MBA and 10 years of relationship management experience in the finance and education industries.

Finally, David Hui with over 12 years of experience as a lender and a broker supervising transactions across the mining, medical, and property development industries.

We work all over Australia, from the Pilbara in Western Australia to the Gold Coast in sunny Queensland, to ensure we can serve as many brokers as possible. Be sure to check out ascf.com.au for more information.



Joe Bennett

Head of Distribution & Relationship Executive to QLD & TAS



0404 334 712

joe@ascf.com.au

Josh McCabe

Relationship Executive to NSW, ACT & SA



0450 063 091

josh.mccabe@ascf.com.au

David Hui

Relationship Executive to VIC, WA, & SA



0438 415 953

david.hui@ascf.com.au

SECURITIES ACCEPTED

Accepts both 1st and 2nd mortgage property.

- Residential Property
- Regional Property
- Commercial Property
- Industrial Property
- Land Lease Property

LOANS ON OFFER

- Bridging
- Retirement Bridging
- Sale Funding
- Personal Recovery
- Refinancing
- Property Flip
- Financial Separation
- Urgent Property Settlement
- Investment Opportunity
- Development Line-of-Credit
- Land Banking
- Business Start-Up
- Working Capital
- Stock/Equipment Purchase
- Residual Stock Financing
- ATO or GST Debt



The Basics

Description	A bridging loan facility to assist with the purchase of residential property (plus acquisition costs) where you have not yet sold your existing property
Borrower	Individual borrower(s)
Loan Amount	\$50,000 to \$10 Million
LVR	<ul style="list-style-type: none">Up to 80% residential metro, up to 70% rural2nd mortgage security acceptable on existing property
Servicing	Standard ASCF servicing required where end debt is expected
Rate Options	<ul style="list-style-type: none">Fixed interest rate to applyFrom 11.95% p.a. dependent on term required
Term	Maximum 12 month term
Costs & Fees	<ul style="list-style-type: none">Establishment fee - 2.2% (min. \$4,950)Legal fees - \$1,850 + disbursements
Valuation	Valuations typically required for both properties "at cost"
Discharge Fees	<ul style="list-style-type: none">Discharge fee - \$600 + GSTTrust account management fee - \$200 + GSTLegal disbursements - at cost
Brokerage Fees	Broker determined - No clawback

Repayments

Type	Interest accrued daily and charged monthly in arrears. Interest for the term of the requested loan term retained in our solicitor's trust account
Once existing home is sold	<ul style="list-style-type: none">Total net sale proceeds to be used to payout/reduce the loanAny end debt needs to be refinanced to another lender
If repaid before term ends	Any unused interest is rebated to the customer upon repayment of our loan

Please read the Target Market Determination and consider if this loan is appropriate for you: ascf.com.au/tmdloans



The Basics

Description	A bridging loan facility to assist with the purchase of a retirement property (plus acquisition costs) where you have not yet sold your existing property
Borrower	Individual borrower(s) with freehold titles for use as an acceptable security
Loan Amount	\$50,000 to \$10 Million
LVR	<ul style="list-style-type: none">Up to 80% residential metro, up to 70% ruralMaximum 40% LVR where security offered is retirement/over 50s property2nd mortgage security acceptable on existing property
Servicing	Standard ASCF servicing required where end debt is expected
Rate Options	<ul style="list-style-type: none">Fixed interest rate to applyFrom 11.95% p.a. dependent on term required
Term	Maximum 12-month term
Costs & Fees	<ul style="list-style-type: none">Establishment fee - 2.2% (min. \$4,950)Legal fees - \$1,850 + disbursements
Valuation	<ul style="list-style-type: none">Review of lease agreement or lease & loan agreement by ASCF "at cost"ASCF instructed valex valuationReal estate appraisal on retirement/over 50s property
Discharge Fees	<ul style="list-style-type: none">Discharge fee - \$600 + GSTTrust account management fee - \$200 + GSTLegal disbursements - at cost
Brokerage Fees	Broker determined - No clawback

Repayments

Type	Interest accrued daily and charged monthly in arrears. Interest for the term of the requested loan term retained in our solicitor's trust account
Once existing home is sold	<ul style="list-style-type: none">Total net sale proceeds to be used to payout/reduce the loanAny end debt must satisfy ASCF servicing criteria
If repaid before term ends	Any unused interest and/or monthly facility management fees is rebated to the customer upon payout of our loan

Please read the Target Market Determination and consider if this loan is appropriate for you: ascf.com.au/tmdloans



The Basics

Description	A short-term loan facility to assist with the buyout of the property share owned by your ex-spouse and other associated expenses.	
Borrower	Individual borrower(s)	
Loan Amount	\$50,000 to \$10 Million	
LVR	<ul style="list-style-type: none">Up to 80% residential metro, up to 70% rural2nd mortgage security acceptable	
Servicing	Any end debt needs to be refinanced to another lender. Subject to ASCF servicing requirements for the end debt position	
Rate Options	<ul style="list-style-type: none">Fixed interest rate to applyFrom 11.95% p.a. dependent on term required	
Term	Maximum 12-month term	
Costs & Fees	<ul style="list-style-type: none">Establishment feeLegal fees	<ul style="list-style-type: none">- 2.2% (min. \$4,950)- \$1,850 + disbursements
Valuation	Valuations typically required "at cost".	
Discharge Fees	<ul style="list-style-type: none">Discharge feeTrust account management feeLegal disbursements	<ul style="list-style-type: none">- \$600 + GST- \$200 + GST- at cost
Brokerage Fees	Broker determined - No clawback	

Repayments

Type	<ul style="list-style-type: none">Interest accrued daily and charged monthly in arrearsInterest for the term of the requested loan term to be retained in our solicitor's trust account
Once existing home is sold	Total net sale proceeds to be used to payout/reduce the loan
If repaid before term ends	Any unused interest is rebated to the customer upon payout of our loan.

Please read the Target Market Determination and consider if this loan is appropriate for you: ascf.com.au/tmdloans



The Basics

Description	A short term coded/non-coded loan to assist with preparing a property for sale. Acceptable use of funds: Renovation costs, marketing costs, maintenance costs, moving costs, etc.	
Borrower	Individuals / companies / trusts	
Loan Amount	\$50,000 to \$10 Million (Loans > \$10 million considered on individual merit)	
LVR	<ul style="list-style-type: none">• Up to 80% residential metro, commercial, rural property• 2nd mortgage security acceptable	
Servicing	Not required where the sale of the security property clears our debt	
Rate Options	<ul style="list-style-type: none">• Fixed interest rate to apply• From 11.95% p.a. dependent on term required	
Term	Maximum 12-month term	
Costs & Fees	Coded loans: <ul style="list-style-type: none">• Establishment fee - 2.2% (min. \$4,950)• Legal fees - \$1,850 + disbursements	Non-coded loans: <ul style="list-style-type: none">• Establishment fee - 2.2% (min. \$4,950)• Legal fees from - \$2,450 + disbursements
Valuation	Valuations typically required for both properties "at cost"	
Discharge Fees	<ul style="list-style-type: none">• Discharge fee (Coded Loans) - \$600 + GST• Discharge fee (Non-Coded Loans) - \$800 + GST• Trust account management fee - \$200 + GST• Legal disbursements - at cost	
Brokerage Fees	Broker determined - No clawback	

Repayments

Type	Coded loans: <ul style="list-style-type: none">• Interest accrued daily and charged monthly in arrears• Interest for the requested loan term retained in our solicitor's trust account	Non-coded loans: <ul style="list-style-type: none">• Interest charged monthly in advance (subject to LVR)
Once existing home is sold	Total net sale proceeds to be used to payout/reduce the loan	
If repaid before term ends	Coded loans: Any unused interest and/or monthly facility management fees are rebated to the customer upon payout of our loan	

Please read the Target Market Determination and consider if this loan is appropriate for you: ascf.com.au/tmdloans



The Basics

Description	A short term coded/non-coded loan to fund the purchase, improvement, selling and marketing costs, etc. of a property	
Borrower	Individuals / companies / trusts	
Loan Amount	\$50,000 to \$10 Million	
LVR	<ul style="list-style-type: none">Up to 100% LVR + costs (maximum 80% LVR of all securities offered)2nd mortgage security acceptable on existing property	
Servicing	Not required where the sale of the security property clears our debt	
Rate Options	<ul style="list-style-type: none">Fixed interest rate to applyFrom 11.95% p.a. dependent on term required	
Term	Maximum 12-month term	
Costs & Fees	Coded loans: <ul style="list-style-type: none">Establishment fee - 2.2% (min. \$4,950)Legal fees - \$1,850 + disbursements	Non-coded loans: <ul style="list-style-type: none">Establishment fee - 2.2% (min. \$4,950)Legal fees from - \$2,450 + disbursements
Valuation	Valuations typically required for both properties "at cost"	
Discharge Fees	<ul style="list-style-type: none">Discharge fee (Coded Loans) - \$600 + GSTDischarge fee (Non-Coded Loans) - \$800 + GSTTrust account management fee - \$200 + GSTLegal disbursements - at cost	
Brokerage Fees	Broker determined - No clawback	

Repayments

Type	Coded loans: <ul style="list-style-type: none">Interest accrued daily and charged monthly in arrearsInterest for the requested loan term retained in our solicitor's trust account	Non-coded loans: <ul style="list-style-type: none">Interest charged monthly in advance (subject to LVR)
Once existing home is sold	Total net sale proceeds to be used to payout/reduce the loan	
If repaid before term ends	Coded loans: Any unused interest and/or monthly facility management fees is rebated to the customer upon payout of our loan	

Please read the Target Market Determination and consider if this loan is appropriate for you: [ascf.com.au/tmdloans](https://www.ascf.com.au/tmdloans)



The Basics

Description	A short term coded/non-coded loan to assist with the consolidation of arrears, unpaid defaults, ATO debts, credit cards, personal and business loans. Can also be used to provide cash out for working capital.	
Borrower	Individuals / companies / trusts	
Loan Amount	\$50,000 to \$10 Million (loans > \$10 Million considered on individual merit)	
LVR	<ul style="list-style-type: none">Up to 70% residential metro, commercial, rural property1st mortgage security only	
Servicing	Employment contract and payslip / employment letter to evidence servicing and ability to refinance. Accountant's declaration for self-employed.	
Rate Options	<ul style="list-style-type: none">Fixed interest rate to applyFrom 11.95% p.a. dependent on term required	
Term	Minimum 3-month & maximum 12-month terms	
Costs & Fees	Coded loans: <ul style="list-style-type: none">Establishment fee - 2.2% (min. \$4,950)Legal fees - \$1,850 + disbursements	Non-coded loans: <ul style="list-style-type: none">Establishment fee - 2.2% (min. \$4,950)Legal fees from - \$2,450 + disbursements
Valuation	Valuations typically required for both properties "at cost"	
Discharge Fees	<ul style="list-style-type: none">Discharge fee (Coded Loans) - \$600 + GSTDischarge fee (Non-Coded Loans) - \$800 + GSTTrust account management fee - \$200 + GSTLegal disbursements - at cost	
Brokerage Fees	Broker determined - No clawback	

Repayments

Type	Coded loans: <ul style="list-style-type: none">Interest accrued daily and charged monthly in arrearsInterest for the requested loan term retained in our solicitor's trust account	Non-coded loans: <ul style="list-style-type: none">Interest charged monthly in advance (subject to LVR)
Once existing home is sold	Total net sale proceeds to be used to payout/reduce the loan	
If repaid before term ends	Coded loans: Any unused interest and/or monthly facility management fees is rebated to the customer upon payout of our loan	

Please read the Target Market Determination and consider if this loan is appropriate for you: ascf.com.au/tmdloans



The Basics

Description	A short term coded/non-coded loan to assist with financing the residual stock after the completion of a development to pay out construction funder or release equity for next project.	
Borrower	Individuals / companies / trusts	
Loan Amount	\$50,000 to \$10 Million (loans > \$10 Million considered on individual merit)	
LVR	<ul style="list-style-type: none">• Up to 80% residential metro, commercial, rural property• 2nd mortgage security acceptable	
Servicing	Not required where the GST refund will clear our debt	
Rate Options	<ul style="list-style-type: none">• Fixed interest rate to apply• From 11.95% p.a. dependent on term required	
Term	Maximum 12 month term	
Costs & Fees	Coded loans: <ul style="list-style-type: none">• Establishment fee - 2.2% (min. \$4,950)• Legal fees - \$1,850 + disbursements	Non-coded loans: <ul style="list-style-type: none">• Establishment fee - 2.2% (min. \$4,950)• Legal fees from - \$2,450 + disbursements
Valuation	Valuations typically required "at cost".	
Discharge Fees	<ul style="list-style-type: none">• Discharge fee (Coded Loans) - \$600 + GST• Discharge fee (Non-Coded Loans) - \$800 + GST• Trust account management fee - \$200 + GST• Legal disbursements - at cost	
Brokerage Fees	Broker determined - No clawback	

Repayments

Type	Coded loans: <ul style="list-style-type: none">• Interest accrued daily and charged monthly in arrears• Interest for the requested loan term retained in our solicitor's trust account	Non-coded loans: <ul style="list-style-type: none">• Interest charged monthly in advance (subject to LVR)
Once existing home is sold	Total net sale proceeds to be used to payout/reduce the loan	
If repaid before term ends	Coded loans: Any unused interest and/or monthly facility management fees is rebated to the customer upon payout of our loan	

Please read the Target Market Determination and consider if this loan is appropriate for you: ascf.com.au/tmdloans



The Basics

Description	A short term coded/non-coded loan available to both self-employed and PAYG income borrowers, secured by way of 1st or 2nd mortgage or caveat loan against residential metro/ commercial property or vacant land.
Features	<ul style="list-style-type: none">• Asset lend only, no evidence of income required• Up to 80% of the purchase price or valuation (whichever amount if the lower)• Ability to settle within 48 hours• Borrowers can be from any nationality (FIRB accepted)
Loan Amount	<ul style="list-style-type: none">• \$50,000 to \$10 Million with 1st mortgage (Loans > \$10 Million considered on individual merit)• \$50,000 to \$2.5 Million with 2nd mortgage (Loans > \$2.5 Million considered on individual merit)
LVR	Up to 80% of the purchase price or valuation whichever amount is lower.
Loan Purpose	Any worthwhile purpose including purchase of residential metro property, bridging finance, business expansion, cash flow etc.
Rate Options	<ul style="list-style-type: none">• Fixed interest rate to apply• From 11.95% p.a. with 1st mortgage• From 15.95% p.a. with 2nd mortgage & caveat loans
Term	Minimum 2-month & maximum 24-month terms (12-months maximum for 2nd mortgages)
Costs & Fees	<ul style="list-style-type: none">• Establishment fee* - 2.2% (min \$4,950)• Legal fees (Coded Loans) - \$1,850 + disbursements• Legal fees (Non-Coded Loans) from - \$2,450 + disbursements• Broker commission paid on settlement - set your own commission• Valuation fee - advised in letter of offer^ <p><i>*To be assessed on a deal-by-deal basis dependent on loan size and payable on settlement.</i></p>
Discharge Fees	<ul style="list-style-type: none">• Discharge fee (Coded Loans) - \$600 + GST• Discharge fee (Non-Coded Loans) - \$800 + GST• Trust account management fee - \$200 + GST• Legal disbursements - at cost
Brokerage Fees	Broker determined - No clawback

Repayments

Type	<ul style="list-style-type: none">• Charged monthly in advance or capitalised• Interest for the term of the loan can be prepaid• No redraw available
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Please read the Target Market Determination and consider if this loan is appropriate for you: ascf.com.au/tmdloans



The Basics

Description	An alternative solution for clients who can not provide enough information for a Alt Doc Lite Loan.
Borrower	Individual borrower(s) - PayG, Self-employed Companies & Trusts
Loan Amount	<ul style="list-style-type: none"> \$150,000 - \$1,000,000 at 80% LVR \$150,000 - \$1,200,000 at 70% LVR
LVR	<ul style="list-style-type: none"> Up to 80% Metro (Cat 1)

	LVR < 80%	LVR < 70%
Base Rate	8.24% p.a	
Loan Size	\$150,000 - \$1M	\$150,000 - \$1.2M
Loan > \$1M	NA	Add 0.30% p.a
Lender Risk Fees	0.55% LVR ≤ 55% 0.75% LVR ≤ 65% 1.00% LVR ≤ 80%	1.00% LVR ≤ 55% 1.50% LVR ≤ 65% 1.75% LVR ≤ 70%
Interest Only	Add 0.30% p.a Max LVR 65%	
Investment Loading	Add 0.30% p.a	
Specialist Loading*	Add 0.50% p.a	
Fee Free	Add 0.10% p.a	

*Security or borrower deemed specialised or higher risk

Term	30 years. Minimum 2 years.
Costs & Fees	<ul style="list-style-type: none"> Application Fee - \$495 Establishment Fee - 0.75% Valuation Fee - At Cost Legal fee - \$330 + Disbursements Settlement Fee - \$150 Discharge Fee - \$795 Annual Fee - \$395
Brokerage Fees	0.7% (+GST) upfront and 0.15% (+GST) trail. No clawback!

Documents

Self Employed	One of: Accountant declaration, 6 months BAS, 3 months bank statements
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Please read the Target Market Determination and consider if this loan is appropriate for you: ascf.com.au/tmdsource



The Basics

- Description** An alternative solution for strong clients. This product provides an easy solution for those who may not be able to provide detailed supporting documents.
- Borrower** Individual borrower(s) - PayG, Self-employed Companies & Trusts
- Loan Amount**
- \$150,000 - \$1,500,000 - Metro / Cat 1
 - \$150,000 - \$1,000,000 - Cat 2
- LVR**
- Up to 80% Metro (Cat 1 / Cat 2) - Cat 3 & Cat 4 Considered.

	Metro / Cat 1	Cat 2
Base Rate	7.24% p.a	
Loan > \$1M	Add 0.30% p.a	NA
Lender Risk Fees	0.30% LVR ≤ 70% 0.50% LVR ≤ 75% 1.00% LVR ≤ 80%	
Interest Only	Add 0.30% p.a	
Investment Loading	Add 0.30% p.a	
Specialist Loading*	Add 0.50% p.a	
Fee Free	Add 0.10% p.a	
Fee Free	Add 0.10% p.a	

Rate Options

*Security or borrower deemed specialised or higher risk

Term 30 years. 5 years maximum IO. Minimum 2 years.

- Costs & Fees**
- Application Fee - \$495
 - Establishment Fee - \$0.75%
 - Valuation Fee - At Cost
 - Legal fee - \$330 + Disbursements
 - Settlement Fee - \$150
 - Discharge Fee - \$795
 - Annual Fee - \$395

Brokerage Fees 0.7% (+GST) upfront and 0.15% (+GST) trail. No clawback!

Documents

Self Employed Accountant Prepared Financials or 2 Years Tax Returns (with NOA). ABN > 24 Months. Servicing based on most recent year.

Pay G 2 payslips not older than 60 days at conditional approval OR current employment contract OR bank statements showing 2 most recent salary credits.

Please read the Target Market Determination and consider if this loan is appropriate for you: ascf.com.au/tmdsource



Australian Secure Capital Fund Ltd
ACN 613 497 635 & AFSL 491201