

EQUITY-ONE™



Commercial Lending Guide

Commercial Property Loans when your Bank is not being Commercial

ACCESSIBLE

Speak directly
with the decision
makers

FAST

Streamlined process,
faster than
most financiers

FLEXIBLE

Experienced assessors
and customised
loan terms

About Equity-One

Equity-One was established 2005 and has become one of Australia's most trusted SME Lenders.

We specialise helping bank quality commercial borrowers who may not be bank ready.

We lend in all major metro and regional centres nationwide. We are the Lender, so you deal directly with the team who make the lending decisions.

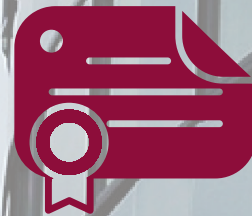
The business is run by it's founders and an experienced team.



**Established
in 2005**



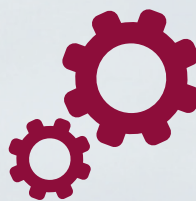
**Lends in Metro &
Regional centres**



**Compliant holder
of AFSL**



**Finalist best
Non-bank
Lender 2019**



**Loan origination,
Funding &
Management**



**Over \$1.8B in
Loans funded
to date**

Our Loan Process

Our loan approval and settlement process is fast, simple and easy. We are here to help with all aspects of the borrower's requirements and will work closely with our valued brokers to achieve the best outcome for the borrower.

STAGE	TIMING	DESCRIPTION
FINANCE QUOTE	Same day as enquiry	High level summary of loan offer terms to client or broker.
APPLICATION FORM	Client to provide	Application form provides key information to issue a Letter of Offer.
LETTER OF OFFER	Within 24 hours of Application	Formal offer from Equity-One setting out terms of advance to Borrower.
VALUATION	Instructed immediately on payment of Commitment Fee. We work close to our valuers to ensure the property is valued in a timely manner. We understand that time matters.	Equity-One values the property offered as security for the loan. Currently, our panel valuers include Charter Keck Cramer, Preston Rowe Paterson, WBP, Urban Property Group and Opteon.
DUE DILIGENCE	Conducted throughout application process.	Equity-One performs due diligence on Borrower, Security and Transaction.
LOAN DOCUMENTS	We aim to provide mortgage documentation within 24-48 hours. Documents are emailed to you to ensure an efficient process for the borrower.	Equity-One's Lawyers draft the loan document package for the Borrower. In most circumstances, mortgage documents may be signed electronically.
SETTLEMENT	Once mortgage documents have been returned, we can book in settlement.	Settlement arranged with funds advanced.
LOAN MANAGEMENT	Ongoing customer support	Assistance with loan management, loan discharge and variations.

Our Loan Products



Our Products

Designed to be deliberately simple, our loans are tailored to individual circumstances which allow us to provide the best possible outcome.



Why Equity-One

We have developed a 'deliberately simple' lending approach which consistently produces great customer outcomes. We are commercially sensible and professional in all our dealings



Our Borrowers

Our Clients come in all shapes and sizes so we know from experience that 'no one size fits all'. We take the time to understand our customer's situation and circumstances. Our loan offers are fully customised based on Client needs

Our Loan Profile

Our loans are tailored to suit a broad lending profile and cover most scenarios. This table outlines the broad parameters of our lending appetite which we flex to meet client needs.

OUR OFFER	OUTSIDE SCOPE
<p>We provide loans from \$50,000 to \$15,000,000 secured by a mortgage over property</p>	<p>Whilst we would love to write every loan, there are some loans we cannot do. We do not provide Construction Finance with progress payments and draw-downs against Gross Realisation Value.</p>
WE LEND TO	WE DON'T LEND TO
<ul style="list-style-type: none"> • Australian registered Companies • Trusts with Corporate Trustees • Self-Managed Superannuation Funds • Individuals when borrowing commercial/business purpose 	<p>Any Consumer finance</p>
ACCEPTABLE SECURITY	WE DON'T ACCEPT THIS SECURITY
<ul style="list-style-type: none"> • Residential Property • Rural Residential Property • Commercial Property • Industrial Property • Vacant Land • Development Sites 	<ul style="list-style-type: none"> • Leasehold Property • Unique/Specialised Property
MINIMUM LOAN AMOUNT	MAXIMUM LOAN AMOUNT
<p>\$50,000</p>	<p>\$15,000,000</p>
LOAN TERM	TYPICAL LOAN TERM
<p>3 months to 36 months (right to repay at any time)</p>	<p>12 months (right to repay at any time)</p>
REPAYMENT	NOT AVAILABLE
<p>Interest Only, Monthly, in Advance</p>	<ul style="list-style-type: none"> • Principal & Interest Repayments • Redraw Arrangements

Residential Property

A short-term loan secured against residential property.

KEY FEATURES

BORROWER	Company, Trust, SMSF or Individual (subject to funds being used predominantly for business purposes)
LOAN PURPOSE	<ul style="list-style-type: none"> • Purchase of Property • Refinance of Existing Loan/s • Equity Release / Cash-out
ACCEPTED SECURITY	<ul style="list-style-type: none"> • Residential Property • Rural Residential Property • Vacant Residential Land
LOAN AMOUNT	from \$50,000 to \$15,000,000
LOAN TERM	from 3 months to 36 months (typically 12 months with right to repay at any time^^)
REPAYMENT	Interest Only, Monthly, in Advance

INTEREST RATES & FEES

LOCATIONS	Metro/Regional	Metro/Regional	Metro Only
LVR	Up to 65%	Up to 70%	Up to 75%
RATE	Rates can fluctuate, so please call us	Rates can fluctuate, so please call us	Rates can fluctuate, so please call us
APPROVAL FEE	1.1% of Loan Amount ^		
COMPLIANCE FEE	From 0.25%p.a Fixed		
DOCUMENTATION FEE	From \$2,750.00*		
VALUATION FEE	As quoted by Panel Valuer plus Assessment Fee \$110.00		
SEARCH FEE	\$165.00		

^ This is exclusive of any brokerage or other fees charged by the Broker / Agent and is non-refundable.

*Plus disbursements and/or statutory charges.

^^ Subject to terms and conditions contained in any loan offer.

+All fees are GST inclusive, unless otherwise stated.

Commercial Industrial Property

A short-term loan secured against commercial or industrial property.

KEY FEATURES

BORROWER	Company, Trust, SMSF
LOAN PURPOSE	<ul style="list-style-type: none"> • Purchase of Property • Refinance of Existing Loan/s • Equity Release / Cash-out
ACCEPTED SECURITY	<ul style="list-style-type: none"> • Commercial Property • Industrial Property
LOAN AMOUNT	from \$50,000 to \$15,000,000
LOAN TERM	from 3 months to 36 months (typically 12 months with right to repay at any time^^)
REPAYMENT	Interest Only, Monthly, in Advance

INTEREST RATES & FEES

LOCATIONS	Metro	Metro	Metro
LVR	Up to 65%	Up to 70%	Up to 75%
RATE	Rates can fluctuate, so please call us	Rates can fluctuate, so please call us	Rates can fluctuate, so please call us
APPROVAL FEE	1.1% of Loan Amount ^		
COMPLIANCE FEE	From 0.25%p.a Fixed		
DOCUMENTATION FEE	From \$2,750.00*		
VALUATION FEE	As quoted by Panel Valuer plus Assessment Fee \$110.00		
SEARCH FEE	\$165.00		

^ This is exclusive of any brokerage or other fees charged by the Broker / Agent and is non-refundable.

*Plus disbursements and/or statutory charges.

^^ Subject to terms and conditions contained in any loan offer.

+All fees are GST inclusive, unless otherwise stated.

Vacant Land

A short-term loan secured against commercial or industrial property.

KEY FEATURES

BORROWER	Company, Trust, SMSF or Individual (subject to funds being used predominantly for business purposes)
LOAN PURPOSE	<ul style="list-style-type: none"> • Purchase of Property • Refinance of Existing Loan/s • Equity Release / Cash-out
ACCEPTED SECURITY	<ul style="list-style-type: none"> • Vacant Residential Land • Vacant Rural Residential Land • Vacant Development Land Sites
LOAN AMOUNT	from \$50,000 to \$15,000,000
LOAN TERM	from 3 months to 36 months (typically 12 months with right to repay at any time^^)
REPAYMENT	Interest Only, Monthly, in Advance

INTEREST RATES & FEES

LOCATIONS	Metro/Regional/Growth Zones	Metro/Regional/Growth Zones
LVR	Up to 65%	Up to 70%
RATE	Rates can fluctuate, so please call us	Rates can fluctuate, so please call us
APPROVAL FEE	1.1% of Loan Amount ^	
COMPLIANCE FEE	From 0.25%p.a Fixed	
DOCUMENTATION FEE	From \$2,750.00*	
VALUATION FEE	As quoted by Panel Valuer plus Assessment Fee \$110.00	
SEARCH FEE	\$165.00	

^ This is exclusive of any brokerage or other fees charged by the Broker / Agent and is non-refundable.

*Plus disbursements and/or statutory charges.

^^ Subject to terms and conditions contained in any loan offer.

+All fees are GST inclusive, unless otherwise stated.

Making an Application

Our Clients come in all shapes and sizes so we know from experience that 'no one size fits all'.

We take the time to understand your situation and circumstances. Our loan offers are created to your specific needs.

APPLICATION START POINT

- Completed Application Form emailed to loans@equity-one.com



Scan QR to Application Form

OUR SERVICE COMMITMENT

- Initial feedback within hours
- Flexible assessment
- Rapid loan approval
- Easy settlement process

FOR BROKERS

- Access to decision makers
- Commission available (up-front & trail)
- No claw-back of commission
- Payment on settlement

All features, descriptions, timings, and interest rates are current as of the date of publication and are subject to change at any time.

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Fees, charges, term and conditions apply.

The material presented in this brochure is general in nature and does not take into account your personal objectives, financial situation or needs.

Accordingly you should, before making any decisions consider the appropriateness of the offering, having regard to your objectives, financial situation and needs

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