



Business & Property Finance

Overview of our lending products, criteria and benefits



Overview

<p>Amounts from \$10,000 to \$750,000*</p>	<p>Terms up to 5 years</p>	<p>Turnaround within 24-48 hours**</p>	<p>Weekly, fortnightly and monthly payments</p>
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Pricing starting from

All pricing decided on case by case basis, rates below are indicative.

<p>9.95% for secured lending</p>	<p>13.95% for GSA lending</p>	<p>1-2% establishment fee</p>
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Broker and Referrer commission / fees

- **Fee (disclosed and added to the loan):** At the discretion of the Broker/Referrer.
- **Commission (non-disclosed):** Broker/Referrer may charge up to 2% of the loan amount which when added to the Base Rate equals the Borrower Rate. Commission will be paid upfront.



Business lending

- Business asset purchases
- Cashflow and Working Capital
- Stock purchases
- Tax assistance
- Invoice finance

Property lending

- New property purchase—residential, commercial and bare land; see LVR guide on page 4
- Equity release against existing property holdings
- Short term bridging loans
- Caveat lending up to \$100k
- Tiny/Mobile house funding
- Lending against other assets to assist with deposits for first home buyers

* Loans over \$750,000 may be permitted in exceptional cases.

** All applications are subject to Asset Finance Limited full credit approval process.

Business and Property Finance

MAX LOAN AMOUNT	LVR	KEY TERMS
GSA Lend (Business 50)		
\$50,000	N/A	<ul style="list-style-type: none"> • 12-36 month term • No external security • GSA and PGs required • Borrower trading for 2 years minimum
Machinery, Plant & Equipment		
\$150,000	70%	<ul style="list-style-type: none"> • 12-48 month term • Security over asset being purchased
Motor Vehicles		
\$75,000	80%	<ul style="list-style-type: none"> • 12-48 month term • Security over asset being purchased
Invoice Finance		
\$750,000	N/A	<ul style="list-style-type: none"> • Acceptable company profile • Business selling goods or services B2B on credit terms • 80% of invoice value released the same day your client issues it • No external security • GSA and PGs required
Property Finance		
\$750,000	80%	<ul style="list-style-type: none"> • Property Lending guide on next page

Documentation Requirements

- Completed application form and Director SOP
- 3 months bank statements
- Relevant security documentation
- Evidence of income—2 years financials, cashflow forecast

Property Guide



	MAXIMUM LVR	MAXIMUM LOAN AMOUNT
Residential Property (With Dwelling)		
	80% - First mortgages	\$750,000*
	80% - Second mortgages	\$350,000*
	80% - Caveat	\$100,000
	90% - Caveat	\$50,000



Bare Land		
	65% - First mortgages	\$750,000*
	65% - Second mortgages	\$250,000*



Commercial Property		
Main centres	70% - First mortgages	\$750,000*
	70% - Second mortgages	\$350,000*
	70% - Caveat	\$100,000
Rest of NZ	60% - First mortgages	\$750,000*
	60% - Second mortgages	\$350,000*
	60% - Caveat	\$100,000

Max terms: 5 years for P+I | 18 months for interest only or capitalized interest loans
 * Loans over these amounts may be permitted in exceptional cases.



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