



# NICHE SHEET



RESIDENTIAL/  
COMMERCIAL  
PROPERTY  
METRO



RESIDENTIAL/  
COMMERCIAL  
PROPERTY  
NON-METRO



LAND/  
LAND BANKING



SMSF



## ABOUT

Aquamore is an institutionally-backed private lender that provides secured commercial finance to SMEs, property developers, and investors. We are:

- Solution-focused
- Consistent in its lending criteria with judgmental credit principles applied for every deal
- Institutionally backed with a large liquidity pool and no postcode restrictions
- Quick, competitive and flexible
- Renowned for being transparent, fair and equitable
- Broker dedicated business

## WHAT WE DO WELL

- Quick, competitive and flexible secured commercial lending solutions
- Reliable and trustworthy lender both before and after settlement
- Fast access to debt sizes between \$300K – \$5M
- Full doc, Alt doc and No doc options available for income assessment
- No client industry or postcode collateral restrictions
- Consistent credit decisioning using a judgemental credit approach
- Stretched LVRs on certain assets with simple portfolio parameters in place

## WHAT WE DON'T DO

- Construction lending against “as if complete” assets
- Debt size of <\$300K or \$5M>
- Unsecured debt (property required)
- Agricultural or primary production assets
- Coded debt or owner occupier residential purchases

## COMMON USES

- Property acquisitions including development sites (with or without DA)
- Working Capital requirements
- Refinance of existing debt
- Clearance of ATO arrears
- Unlimited cash out on available equity
- Debt consolidation
- SMSF lending





**NO DOC: ideal for asset-rich, income-poor clients who don't fit within traditional lender's parameters**

- Proof of income required: N/A
- Loan term: 6-18 months
- LVR: up to 70%\*

(\* Subject to eligible collateral)



**ALT DOC: Ideal for trading businesses seeking a quick solution**

- Proof of income required: (A) Accountant's declaration OR (B) 3-months' business bank statements and last quarters' BAS
- Loan term: up to 3 years
- LVR: pending security type (refer to General Terms)



**LEASE DOC: Ideal for commercial properties with a strong lease**

- Proof of income required: Lease agreement over subject property\*
- Loan term: up to 3 years
- LVR: up to 70%\*\*

(\* 1.1x ICR required on standalone rent. \*\*Subject to eligible commercial security).



**RAPID REFINANCE**

- Proof of income required: Last 3 months outgoing lender statements\*
- Loan term: up to 3 years
- LVR: pending security type (refer to General Terms)
- Maximum loan size: \$3.5M (maximum 50% cash out)

(\* Subject to minimum credit score criteria and clear previous account conduct)



**SELF MANAGED SUPERANNUATION FUND**

- Proof of income required: SMSF P&L's + balance sheet (if applicable) plus ITR's for all directors/guarantors. Can be supported by financials of external trading entity and lease agreements of security collateral.
- Loan term: up to 3 years, with the option of a further 3x3
- LVR: pending security type (refer to General Terms)\*

(\* Vacant land not acceptable as collateral)



## GENERAL TERMS

**Loan amount:** \$300K – \$5M

**Loan terms:** 1 – 36-month loan terms (serviced debt full lite or low doc); 12 months for capitalised debt solutions

**LVR's:**

- Up to 75% LVR against residential
- Up to 70% LVR against commercial metro
- Up to 62.5% LVR against commercial non-metro <\$3M
- Up to 57.5% LVR against commercial non-metro \$3M>
- Up to 60% LVR against vacant land (within 25km of Sydney and Melbourne, and within 15km of Brisbane). Up to 55% LVR against all other vacant land sites (maximum loan size \$2M).

**Usage:** Suitable for all non-coded debt transactions, with any purpose considered

**Credit assessment:** Defaults, poor credit scores and judgements considered for approval

**Security:** Secured (real estate collateral in Australia)

**Fees:**

- Loan approval fee (1.1% for 3-month loans, 1.65% for 6-month loans and 2.2% for 6 months or greater)
- Valuation: at cost
- Legals: \$3,300 for a simple file and \$5,500 for complex files
- Loan administration charge: \$495 per quarter
- Flat discharge fee: \$1,980
- No commitment or application fees
- Rollover fee: 1.1%
- \$15 per month account keeping fee

**Commission:** At broker's discretion (not to exceed 2.2%)

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