



NICHE SHEET



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 judgmental 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)



RESIDENTIAL/
COMMERCIAL
PROPERTY
METRO



RESIDENTIAL/
COMMERCIAL
PROPERTY
NON-METRO



LAND/
LAND BANKING



SMSF



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%)

NSW/ ACT

Richard Planca | 0498 667 553
richard.planca@aquamore.com.au

Narine Kalloghlian | 0456 719 140
narine.kalloghlian@aquamore.com.au

Lewis Miles | 0491 271 771
lewis.miles@aquamore.com.au

Natasha Lea | 0482 666 222
natasha.lea@aquamore.com.au

VIC/ TAS

Michael Rhee | 0499 451 333
michael.rhee@aquamore.com.au

Brett Winzer | 0488 319 926
brett.winzer@aquamore.com.au

Jon Corbett | 0483 033 241
jon.corbett@aquamore.com.au

Emily Jack | 0484 262 545
emily.jack@aquamore.com.au

QLD

Michael Riddiford | 0487 555 038
michael.riddiford@aquamore.com.au

Adrien Cavanagh | 0409 371 573
adrien.cavanagh@aquamore.com.au

WA/ NT/ SA

Joe Williams | 0499 169 670
joe.williams@aquamore.com.au