



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
- 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 – \$7.5M
- Full doc, Alt doc and No doc options available for income assessment
- No client industry 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 \$7.5M>
- 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 – \$7.5M

Loan terms: 1-36 months (serviced);
18 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 \$3M).

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 (1.5% for serviced debt, 2.2% for capitalised debt)
- 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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