



# 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 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 \$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



### NEW: AQUAMORE GOLD

- \$300K- \$7.5M
- Proof of income required: Self-declared
- Loan term: 1-36 months
- Flat rate and fee structure
- LVR: up to 75%\*

(\* Subject to eligible collateral)



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

- \$300K- \$7.5M
- 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

- \$300K- \$7.5M
- 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



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

- \$300K- \$7.5M
- 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: Ideal for businesses requiring funds quickly, with minimal paperwork

- \$300K- \$3.5M
- Proof of income required: Last 3 months outgoing lender statements\*
- Loan term: up to 3 years
- LVR: pending security type

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



### SMSF: Ideal for businesses seeking to purchase commercial property through an SMSF structure

- Contact your Relationship Manager



RESIDENTIAL/  
COMMERCIAL  
PROPERTY  
METRO



RESIDENTIAL/  
COMMERCIAL  
PROPERTY  
NON-METRO



LAND/  
LAND BANKING



SMSF





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