Niche Sheet

aquamore

AQUAMORE FINANCE | THE AQUAMORE DIFFERENCE | NICHE SHEET 2026

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

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

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
- Several 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

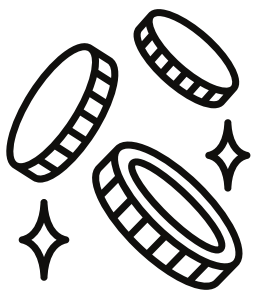
- Construction lending against “as if complete” assets
- Debt size of <$300K or >$7.5M
- Unsecured debt (property required)
- Agricultural or primary production assets
- Coded debt or owner occupier residential purchases



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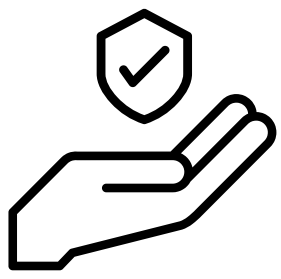
NEW: AQUAMORE GOLD



- $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: ASSET-RICH, INCOME-POOR CLIENTS



- $300K - $7.5M
- Proof of income not required
- Loan term: 6-18 months
- LVR: up to 70%*

(*Subject to eligible collateral)

ALT DOC: TRADING BUSINESSES - 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 36 months
- LVR: pending security type

LEASE DOC: COMMERCIAL PROPERTIES WITH STRONG LEASE



- $300K - $5M
- Proof of income required: Lease agreement over subject property*
- Loan term: up to 36 months
- LVR: up to 70%**

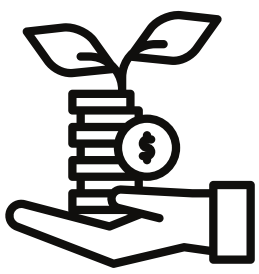
(* 1.1x ICR required on standalone rent.
**Subject to eligible commercial security)

RAPID REFINANCE: BUSINESSES



- $300K - $3.5M
- Last 3-months bank statements showing clear conduct
- Loan term: 1-36 months
- Flat rate and fee structure
- LVR: up to 75%* (*Subject to eligible collateral)

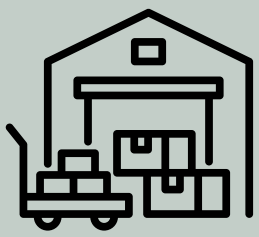
SMSF: BUSINESSES PURCHASING COMMERCIAL PROPERTY



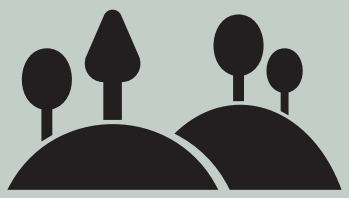
- SMSF Structure
- Contact your Relationship Manager



Residential Property Metro



Commercial Property Non-Metro



Land/Land Banking



SMSF

NSW/ACT Relationship Manager



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