



# OAK CAPITAL

## PRODUCT GUIDE

VERSION 1.6  
ISSUED BY **OAK CAPITAL**



**OAKCAPITAL**  
TRANSPARENCY **SECURITY** INTEGRITY

**We're not a bank.** We're a specialist non-bank lender, and we can be flexible when they can't. Providing tailored, short-term lending solutions to suit our SME client's needs.

	SME FACILITY RESIDENTIAL		SME FACILITY COMMERCIAL		RESIDUAL STOCK		SECOND MORTGAGE
	Premium	Accelerate	Premium	Accelerate	Premium	Accelerate	Accelerate
Rates From*	5.99% p.a	7.99% p.a	7.49% p.a	8.99% p.a	6.99% p.a	8.99% p.a	18.00% p.a
LVR	<65%		<60%		<65%		<75%
Loan Size	<\$10,000,000.00*		<\$10,000,000.00*		<\$10,000,000.00*		<\$1,000,000.00*
Loan Terms*	Min 1 month - Max 36 Months	Min 1 month - Max 24 Months	Min 1 month - Max 24 Months		Min 1 month - Max 36 Months	Min 1 month - Max 24 Months	Min 1 month - Max 12 Months
Establishment Fee*	1.65%	2.00%	2.00%	2.20%	1.65%	2.00%	2.50%
Eligible Security Type	Residential		Commercial & Industrial		Residential & Commercial		All Securities Considered
Cash Out	Unlimited		Unlimited		Unlimited		Unlimited
Valuation	Required (Valuation at Cost)	Internal Valuation	Required (Valuation at Cost)	Internal Valuation	Required (Valuation at Cost)	Internal Valuation	Internal Valuation
Minor Credit Impairment	✓	✓	✓	✓	✓	✓	✓
Major Credit Impairment	✗	✓	✗	✓	✗	✓	✓
Capitalised Interest		✓		✓		✓	✓
Non-Resident		✓		✓		✓	✓
Lease Doc		✓		✓		✓	✓
Plus Account Available		✓		✓		✓	✗

## We specialise in helping when you:



Need to Settle Quickly



Have Credit Impairment & ATO Debts



Want Flexible Income Verification



Want All Security Types Considered



Want All Loans Considered



Want No Upfront Commitment Fees

Got a question? Get in touch with one of our BDM's on  
**1300 625 227** or email [scenarios@oakcapital.com.au](mailto:scenarios@oakcapital.com.au)

# PREMIUM & ACCELERATE SME Facility - Residential

	RESIDENTIAL HOUSE/TOWNHOUSE				UNITS/APARTMENTS			
	Premium		Accelerate		Premium		Accelerate	
Rates From*	5.99% p.a	6.99% p.a	7.99% p.a	8.99% p.a	6.49% p.a	7.49% p.a	7.99% p.a	8.99% p.a
Loan Amount	<\$2M	>\$2M	<\$2.5M	>\$2.5M	<\$1.5M	>\$1.5M	<\$2M	>\$2M
Max LVR	<65%	<60%	<65%	<60%	<60%		<60%	
Minimum Loan Amount	\$100,000.00				\$100,000.00			
Maximum Loan Amount	\$10,000,000.00				\$5,000,000.00			
Acceptable Security	Residential House Townhouse Vacant Land*		Residential House Townhouse Vacant Land Specialised Securities		Units Apartments		Units Apartments Specialised Securities	
Acceptable Locations	Major Metro Major Regional		All Locations Considered (Loadings Apply)		Major Metro Major Regional		All Locations Considered (Loadings Apply)	
Restrictions & Loadings	*Loan size and LVR restrictions apply  *Minimum 3 month ABN/ACN		*Loan size and LVR restrictions apply  *Vacant Land & DA (loadings apply)  *Restrictions & loadings apply for specialised securities		*Restrictions & exclusions apply for high rise/ density, <50sqm & student accommodation.  *Restrictions apply for <60% LVR inner suburban Melb/Syd  *Minimum 3 month ABN/ACN		*Restrictions & exclusions apply for high rise/ density, <50sqm & student accommodation	

LOAN FEATURES				
Cash Out	Unlimited		Unlimited	
Loan Type	Unregulated		Unregulated	
Loan Term	Min 1 Month - Max 36 Months	Min 1 Month - Max 24 Months	Min 1 Month - Max 36 Months	Min 1 Month - Max 24 Months
Capitalised Interest	✓	✓	✓	✓
Minor Credit Impairment	✓	✓	✓	✓
Major Credit Impairment	✗	✓	✗	✓
Non-Resident	✓	✓	✓	✓
Plus Account Available	✓	✓	✓	✓

FEES & CHARGES*				
Establishment Fee	From 1.65%	From 2.00%	From 1.65%	From 2.00%
Research & Due Diligence	\$330.00 - \$1,000.00 subject to loan size & security	\$330.00 - \$2,500.00 subject to loan size & security	\$330.00 - \$1,000.00 subject to loan size & security	\$330.00 - \$2,500.00 subject to loan size & security
Valuation Required	At cost incurred	Certified Valuation Not Required	At cost incurred	Certified Valuation Not Required
Monthly Loan Account Fee	\$200.00 p.m - <\$1M \$300.00 p.m - <\$2M \$400.00 p.m - >\$2M		\$200.00 p.m - <\$1M \$300.00 p.m - <\$2M \$400.00 p.m - >\$2M	
Legal Fee	From \$2,950.00		From \$2,950.00	
Brokerage Payable	Up to 3.50%		Up to 3.50%	

## Key Features



Flexible Loan  
Terms



Settle in under  
72 Hours†



Credit Impairment  
Considered



No early exit fee  
after minimum term



Simple income  
verification





# PREMIUM & ACCELERATE SME Facility - Commercial

	RETAIL COMMERCIAL				INDUSTRIAL	
	Premium		Accelerate		Premium	Accelerate
Rates From*	7.49% p.a	8.49% p.a	8.99% p.a	9.99% p.a	8.49% p.a	9.99% p.a
Loan Amount	<\$2M	>\$2M	<\$2M	>\$2M	<\$2M	<\$5M
Max LVR	<60%	<60%	<60%	<60%	<55%	<55%
Minimum Loan Amount	\$100,000.00		\$100,000.00		\$100,000.00	\$100,000.00
Maximum Loan Amount	\$5,000,000.00		\$10,000,000.00		\$2,500,000.00	\$5,000,000.00
Acceptable Security	Commercial Office Spaces Warehouses Specialised Securities				Light Industrial Specialised Securities	
Acceptable Locations	Major Metro Major Regional		All Locations Considered (Loadings Apply)		Major Metro Major Regional	All Locations Considered (Loadings Apply)
Restrictions & Loadings	*Restrictions & loadings apply for specialised securities		*Restrictions & loadings apply for specialised securities		*Restrictions & loadings apply for specialised securities	*Restrictions & loadings apply for specialised securities
	*Minimum 3 month ABN/ACN		*Exclusions apply on Heavy Industrial		*Minimum 3 month ABN/ACN	*Exclusions apply on Heavy Industrial
	LOAN FEATURES					
Cash Out	Unlimited				Unlimited	
Loan Type	Unregulated				Unregulated	
Loan Term	Min 1 Month - Max 24 Months				Min 1 Month - Max 24 Months	
Capitalised Interest	✔		✔		✔	✔
Minor Credit Impairment	✔		✔		✔	✔
Major Credit Impairment	✘		✔		✘	✔
Non-Resident	✔		✔		✔	✔
Plus Account Available	✔		✔		✔	✔
	FEES & CHARGES*					
Establishment Fee	From 2.00%		From 2.20%		From 2.00%	From 2.50%
Research & Due Diligence	\$330.00 - \$1,000.00 subject to loan size & security		\$330.00 - \$2,500.00 subject to loan size & security		\$330.00 - \$1,000.00 subject to loan size & security	\$330.00 - \$2,500.00 subject to loan size & security
Valuation Required	At cost incurred		Certified Valuation Not Required		At cost incurred	Certified Valuation Not Required
Monthly Loan Account Fee	\$200.00 p.m - <\$1M \$300.00 p.m - <\$2M \$400.00 p.m - >\$2M				\$200.00 p.m - <\$1M \$300.00 p.m - <\$2M \$400.00 p.m - >\$2M	
Legal Fee	From \$3,250.00				From \$3,250.00	
Brokerage Payable	Up to 3.50%				Up to 3.50%	

## Key Features



Flexible Loan Terms



Settle in under 72 Hours†



Credit Impairment Considered



No early exit fee after minimum term



Simple income verification



	RESIDENTIAL HOUSE/TOWNHOUSE		UNITS/APARTMENTS	
	Premium	Accelerate	Premium	Accelerate
Rates From*	6.99% p.a	8.99% p.a	7.49% p.a	9.49% p.a
Max LVR	<65% (ex. GST)		<60% (ex. GST)	
Minimum Loan Amount	\$100,000.00		\$100,000.00	
Maximum Loan Amount	\$10,000,000.00		\$5,000,000.00	
Acceptable Security	Residential House Townhouse	Residential House Townhouse Vacant Land Specialised Securities	Units Apartments	Units Apartments Specialised Securities
Acceptable Locations	Major Metro Major Regional	All Locations Considered (Loadings Apply)	Major Metro Major Regional	All Locations Considered (Loadings Apply)
Restrictions & Loadings	*Loan size and LVR restrictions apply  *Minimum 3 month ABN/ACN	*Loan size and LVR restrictions apply  *Vacant Land & DA (loadings apply)  *Restrictions & loadings apply for specialised securities	*Restrictions & exclusions apply for high rise/ density, <50sqm & student accommodation.  *Restrictions apply for <60% LVR inner suburban Melb/Syd  *Minimum 3 month ABN/ACN	*Restrictions & exclusions apply for high rise/ density, <50sqm & student accommodation
LOAN FEATURES				
Cash Out	Unlimited		Unlimited	
Loan Type	Unregulated		Unregulated	
Loan Term	Min 1 Month - Max 36 Months	Min 1 Month - Max 24 Months	Min 1 Month - Max 36 Months	Min 1 Month - Max 24 Months
Capitalised Interest	✓	✓	✓	✓
Minor Credit Impairment	✓	✓	✓	✓
Major Credit Impairment	✗	✓	✗	✓
Non-Resident	✓	✓	✓	✓
Plus Account Available	✓	✓	✓	✓
FEES & CHARGES*				
Establishment Fee	From 1.65%	From 2.00%	From 1.65%	From 2.00%
Research & Due Diligence	\$330.00 - \$1,000.00 subject to loan size & security	\$330.00 - \$2,500.00 subject to loan size & security	\$330.00 - \$1,000.00 subject to loan size & security	\$330.00 - \$2,500.00 subject to loan size & security
Valuation Required	Individual Valuations Not in one line (At cost incurred)	Individual Values Not in one line (At cost incurred)  Certified Valuation not required	Individual Valuations Not in one line (At cost incurred)	Individual Values Not in one line (At cost incurred)  Certified Valuation not required
Monthly Loan Account Fee	\$200.00 p.m - <\$1M \$300.00 p.m - <\$2M \$400.00 p.m - >\$2M		\$200.00 p.m - <\$1M \$300.00 p.m - <\$2M \$400.00 p.m - >\$2M	
Legal Fee	From \$3,250.00		From \$3,250.00	
Brokerage Payable	Up to 3.50%		Up to 3.50%	

## Key Features



Flexible Loan  
Terms



Settle in under  
72 Hours†



Credit Impairment  
Considered



No early exit fee  
after minimum term



Simple income  
verification

	ACCELERATE			
	Residential House/Townhouse	Units/Apartments	Retail Commercial	Industrial
Rates From*	18.00% p.a	18.00% p.a	18.00% p.a	18.00% p.a
Max LVR	<75%	<75%	<70%	<60%
Minimum Loan Amount	\$100,000.00	\$100,000.00	\$100,000.00	\$100,000.00
Maximum Loan Amount	\$1,000,000.00	\$500,000.00	\$500,000.00	\$500,000.00
Acceptable Security	Residential House Townhouse	Units Apartments	Commercial Office Spaces Warehouses Specialised Securities	Light Industrial Specialised Securities
Acceptable Locations	Major Metro Major Regional	Major Metro Major Regional	Major Metro Major Regional	Major Metro Major Regional
Restrictions & Loadings	*Loan size and LVR restrictions apply	*Restrictions & exclusions apply for high rise/density, <50sqm & student accommodation.	*Restrictions & loadings apply for specialised securities	*Restrictions & exclusions apply for Heavy Industrial *Restrictions & loadings apply for specialised securities
	LOAN FEATURES			
Cash Out	Unlimited	Unlimited	Unlimited	Unlimited
Loan Type	Unregulated	Unregulated	Unregulated	Unregulated
Loan Term	Min 1 Month - Max 12 Months	Min 1 Month - Max 12 Months	Min 1 Month - Max 12 Months	Min 1 Month - Max 12 Months
Capitalised Interest	✓	✓	✓	✓
Major Credit Impairment	✓	✓	✓	✓
Non-Resident	✓	✓	✓	✓
Lease Doc	✗	✗	✓	✓
	FEES & CHARGES*			
Establishment Fee	From 2.50%	From 2.50%	From 2.50%	From 2.50%
Research & Due Diligence	\$330.00 - \$2,500 subject to loan size & security	\$330.00 - \$2,500.00 subject to loan size & security	\$330.00 - \$2,500.00 subject to loan size & security	\$330.00 - \$2,500.00 subject to loan size & security
Valuation Required	Certified Valuation Not Required	Certified Valuation Not Required	Certified Valuation Not Required	Certified Valuation Not Required
Monthly Loan Account Fee	\$300.00 p.m - <\$500K \$400.00 p.m - >\$500K	\$300.00 p.m - <\$500K \$400.00 p.m - >\$500K	\$300.00 p.m - <\$500K \$400.00 p.m - >\$500K	\$300.00 p.m - <\$500K \$400.00 p.m - >\$500K
Legal Fee	From \$3,250.00	From \$3,250.00	From \$3,250.00	From \$3,250.00
Brokerage Payable	Up to 3.50%	Up to 3.50%	Up to 3.50%	Up to 3.50%

## Key Features



No Certified  
Valuation  
Required



Settle in as  
little as 72 hours



Specialised  
Securities  
Considered



Credit Impairment  
& ATO Debt  
Considered



No Early Exit  
Fee After  
Minimum Term



Flexible  
Loan Terms



#### LOAN DETAILS



- ☐ Broker Submission Sheet
- ☐ Loan Application Form (All sections must be completed in full including A & L + Signed by all Borrowers/Guarantors)
- ☐ 100 points ID (Web VOI required at later stage)
- ☐ Written and signed Exit Strategy Letter (Signed by all Borrowers/Guarantors)
- ☐ Trust Deed (If applicable)

#### PURCHASES

- ☐ Contract of Sale (Executed and all addendums)
- ☐ Evidence of funds to complete purchase
- ☐ Deposit paid receipt
- ☐ Nomination Form (If applicable)

#### REFINANCES

- ☐ Last 3 months statements on all mortgages or debts being refinanced
- ☐ Current Rates Notice for all security properties
- ☐ Latest Rental Statement or Lease Agreement (If applicable)

#### CONSTRUCTION CONDITIONS

- ☐ Council Approval Plans & Specifications
- ☐ Building Permits
- ☐ Fixed Price Building Contract (Signed)

#### INCOME

- ☐ 3 months Bank (Trading) Statements
- ☐ Accountants Declaration (Must be on the Oak Capital template)
- ☐ BAS - Most Recent 3 months
- ☐ Company Financials
- ☐ Letter of Employment OR Last PAYG Payment Summary OR Last Tax Return NOA

#### DEFAULT/ARREARS

- ☐ Explanation Letter from client of countable defaults/judgement
- ☐ Explanation Letter from client regarding late repayments /arrears for mortgage loans
- ☐ Evidence of default/judgement payment (If applicable)

#### SELF-MANAGED SUPER FUND & TRUST DETAILS

- ☐ SMSF Trust Deed (Must be set up before signing a Contract)
- ☐ Bare Trust or Custodian Trust Deed (Should exist when signing a contract)

#### SECOND MORTGAGES

- ☐ Fully completed Loan Balance Form completed by First Mortgagee (Must be completed by client on page 1, and Bank/Lender on page 2)
- ☐ Last 3 months First Mortgagee Statements - showing account conduct and running balance of the loan facility



# How can we help?

1300 625 227  
[scenarios@oakcapital.com.au](mailto:scenarios@oakcapital.com.au)

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