## OAK CAPITAL PRODUCT GUIDE





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	<6	5%	<6	0%	<6	5%	<75%	
Loan Size	<\$10,000	9,000.00*	<\$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 - 1	Max 24 Months	Min 1 month - Max 36 Months	Min 1 month - Max 24 Months	ax 24 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	Resid	ential	Commercial	& Industrial	Residential &	Commercial	All Securities Considered	
Cash Out	Unlin	nited	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	$\checkmark$	$\checkmark$	$\checkmark$	$\checkmark$	$\checkmark$	$\checkmark$	$\checkmark$	
Major Credit Impairment	$\bigotimes$	$\checkmark$	$\bigotimes$	$\checkmark$	$\bigotimes$	$\checkmark$	$\checkmark$	
Capitalised Interest	R	7	$\sim$	7		1	$\sim$	
Non-Resident			$\swarrow$					
Lease Doc	$\sim$	7	$\checkmark$	7	$\checkmark$		$\checkmark$	
Plus Account Available	~	7	$\checkmark$		$\checkmark$			

#### 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



# PREMIUM & ACCELERATE SME Facility - Residential



	RE	ESIDENTIAL HO	USE/TOWNHOUS	SE	UNITS/APARTMENTS			
	Prem	nium	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%	50% <60% <60%		0%	
Minimum Loan Amount		\$100,0	00.00		\$100,000.00			
Maximum Loan Amount	\$10,000,000.00				\$5,000,000.00			
Acceptable Security	Residential House Townhouse Vacant Land* Specialised Securi		house t Land	Units Units Units Apartme Apartments Specialised S		ments		
Acceptable Locations	Major Major R		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		accommodation. ap *Restrictions apply for <60% LVR inner suburban Melb/Syd		apply for density, <50s	s & exclusions high rise/ iqm & student nodation
			TOT Specialis			onth ABN/ACN		
Cash Out		Unlir	nited	LOAN FI	Unlimited			
_oan Type			llated		Unregulated			
Loan Term	Min 1 Month - Max 36 Months		Min 1 Month - Max 24 Months		Min 1 Month - I	Max 36 Months	Min 1 Month -	Max 24 Month
Capitalised Interest	$\checkmark$	7	~	1	<	J		$\checkmark$
Minor Credit Impairment	$\checkmark$				$\checkmark$			
Major Credit Impairment			$\checkmark$		Ş	$\mathbf{X}$		$\checkmark$
Non-Resident	n-Resident		$\checkmark$		$\checkmark$		$\checkmark$	
Plus Account Available	$\checkmark$	7	\$	1	<	1		$\checkmark$
				FEES & C	HARGES*			
Establishment Fee	From	1.65%	From	2.00%	From	1.65%	From	2.00%
Research & Due Diligence	\$330.00 - \$1,0 to loan size	00.00 subject & security		500.00 subject & security		000.00 subject e & security	\$330.00 - \$2,5 to loan size	500.00 subjec e & security
Valuation Required	At cost i	incurred		Valuation equired	At cost	incurred		Valuation equired
Monthly Loan Account Fee		\$300.00 p	.m - <b>&lt;\$1M</b> .m - <b>&lt;\$2M</b> .m - <b>&gt;\$2M</b>		\$200.00 p.m - <b>&lt;\$1M</b> \$300.00 p.m - <b>&lt;\$2M</b> \$400.00 p.m - <b>&gt;\$2M</b>			
Legal Fee		From \$2	2,950.00		From \$2,950.00			
Brokerage Payable	Up to 3.50%					Up to	3.50%	
Key F	eature	S					ſ	\$

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 CO	MMERCIAL		INDUS	INDUSTRIAL		
	Pren	nium	Accel	lerate	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	<\$2M	<\$5M		
Max LVR	<60%	<60%	<60%	<60%	<55%	<55% <55%		
Minimum Loan Amount			\$100,000.00					
Maximum Loan Amount	\$5,000,000,00		\$10,000,000.00		\$2,500,000.00	\$5,000,000.00		
Acceptable Security		Office Wareh	mercial Spaces houses d Securities		Light Industrial Specialised Securities			
Acceptable Locations		Metro egional	All Locations (Loading		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		
d 2002go	*Minimum 3 month ABN/ACN		*Exclusions apply on Heavy Industrial		*Minimum 3 month ABN/ACN	*Exclusions apply on Heavy Industrial		
				LOAN FE	ATURES			
Cash Out		Unlin	nited		Unlin	nited		
Loan Type	Unregulated Unregulated				ulated			
Loan Term		Min 1 Month - N	Max 24 Months		Min 1 Month - N	1ax 24 Months		
Capitalised Interest	$\checkmark$		$\checkmark$		$\checkmark$	$\checkmark$		
Minor Credit Impairment	$\checkmark$	7	$\checkmark$		$\checkmark$	$\checkmark$		
Major Credit Impairment		ŝ	₹ Ĵ		$\bigotimes$	$\checkmark$		
Non-Resident	$\checkmark$		$\checkmark$		$\checkmark$	$\checkmark$		
Plus Account Available	$\checkmark$	7	C	7	$\checkmark$	$\checkmark$		
				HARGES*				
Establishment Fee	From	2.00%	From	2.20%	From 2.00%	From 2.50%		
Research & Due Diligence		00.00 subject & security		00.00 subject & 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 i	incurred	Certified Not Re	Valuation equired	At cost incurred	Certified Valuation Not Required		
Monthly Loan Account Fee		\$300.00 p	o.m - <b>&lt;\$1M</b> o.m - <b>&lt;\$2M</b> o.m - <b>&gt;\$2M</b>		\$200.00 p.m - <b>&lt;\$1M</b> \$300.00 p.m - <b>&lt;\$2M</b> \$400.00 p.m - <b>&gt;\$2M</b>			
Legal Fee		From \$3	3,250.00		From \$3,250.00			
Brokerage Payable		Up to 3.50%			Up to 3.50%			





Flexible Loan

Terms



Settle in under 72 Hours<sup>+</sup>



Credit Impairment Considered



No early exit fee

after minimum term



Simple income verification

\*Loan terms, including minimum terms, are subject to the LVR, loan amount and security characteristics of each loan applica and affect the pricing of the loan. All rates and fees are on a 'from' basis and subject to change upon assessment. Larger amounts are considered on a case by case basis. An 'Annual Fee' applies on loan terms greater than 12 mon to the price of the second seco

#### PREMIUM & ACCELERATE Residual Stock



	RESIDENTIAL HOU	JSE/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% (e	ex. GST)	<60% (ex. GST)		
Minimum Loan Amount	\$100,C	00.00	\$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 FE	ATURES		
Cash Out	Unlin	nited	Unlin	nited	
Loan Type	Unreg	ulated	Unreg	ulated	
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	$\checkmark$	$\checkmark$	$\checkmark$	$\checkmark$	
Minor Credit Impairment	$\checkmark$	$\checkmark$	$\checkmark$	$\checkmark$	
Major Credit Impairment	×	$\swarrow$	8	$\swarrow$	
Non-Resident	$\checkmark$	$\checkmark$	$\checkmark$	$\checkmark$	
Plus Account Available		$\sim$	$\checkmark$	$\sim$	
		FEES & C	HARGES*		
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	Individual Valuations Not in one line (At cost incurred)	Individual Values Not in one line (At cost incurred) Certified Valuation not	
Monthly Loan Account Fee		required 0.m - < <b>\$1M</b> 0.m - < <b>\$2M</b> 0.m - > <b>\$2M</b>	required \$200.00 p.m - <b>&lt;\$1M</b> \$300.00 p.m - <b>&lt;\$2M</b> \$400.00 p.m - <b>&gt;\$2M</b>		
Legal Fee	From \$3		From \$3,250.00		
Brokerage Payable	Up to	3.50%	Up to 3.50%		
	Job Company				
Flexible Term		•	t No early exit fee after minimum term	Simple income verification	

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Loan terms, including minimum terms, are subject to the LVR, loan amount and security characteristics of each loan applicatio and affect the pricing of the Ioan. All rates and fees are on a from 'basis and subject to change upon assessment. Larger loa amounts are considered on a case by case basis. An 'Annual Fee' applies on loan terms greater than 12 month.

## ACCELERATE ONLY Second Mortgage



		ACCEL	ERATE	
	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	*Loan size and	*Restrictions & exclusions apply for high rise/	*Restrictions & loadings apply	*Restrictions & exclusions apply for Heavy Industrial
& Loadings	LVR restrictions apply	density, <50sqm & student accommodation.	for specialised securities	*Restrictions & loadings apply for specialised securities
		LOAN FE	EATURES	
Cash Out	Unlimited	Unlimited	Unlimited	Unlimited
Loan Type	Unregulated	Unregulated	Unregulated	Unregulated
Loan Term	Min 1 Month - Max 12 Months			
Capitalised Interest	$\checkmark$	$\checkmark$	$\checkmark$	$\checkmark$
Major Credit Impairment	$\checkmark$	$\checkmark$	$\checkmark$	$\checkmark$
Non-Resident	$\checkmark$	$\checkmark$	$\checkmark$	$\checkmark$
Lease Doc	$\bigotimes$	$\mathbf{X}$	$\checkmark$	$\checkmark$
		FEES & C	HARGES*	
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 - <b>&lt;\$500K</b> \$400.00 p.m - <b>&gt;\$500K</b>			
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%





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

#### oak capital Product Checklist



	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)
	CHASES
	Contract of Sale (Executed and all addendums)
	Evidence of funds to complete purchase
	Deposit paid receipt
	Nomination Form (If applicable)
	NANCES
	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)
	STRUCTION CONDITIONS
	Council Approval Plans & Specifications
	Building Permits
	Fixed Price Building Contract (Signed)
	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
	Explanation Letter from client of countable defaults/judgement Explanation Letter from client regarding late repayments /arrears for mortgage loans
	Explanation Letter from client regarding late repayments /arrears for mortgage loans Evidence of default/judgement payment (If applicable)
	SMSF Trust Deed (Must be set up before signing a Contract)
	Bare Trust or Custodian Trust Deed (Should exist when signing a contract)
	bare must or Custodian must beed (should exist when signing a contract)

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

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