Loan Product Guide

OWN TOMORROW

Effective date: June 2022

For accredited broker use only

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25th ANNIVERSARY

Fast, Simple, Loans.™

Fast, Simple, Loans. So your clients can get back to what they do best. With loans up to $10 million, 24 hour approvals and settlements within 5 working days, we can help you and your clients to Own Tomorrow.

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info@primecapital.com
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FAST

Approvals within 24 hours and settlement within 5 working days.

SIMPLE

With no application forms and no servicing calculators, we can provide simple, flexible solutions for your clients.

LOANS

Our flexible commercial products help SMEs of all shapes and sizes access the finance they need.

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We've partnered with brokers to help thousands of SME's over the last 25 years. There isn't a scenario or problem we haven't solved.

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DISCLAIMER: This product guide is accurate as at the effective date of this document. Prime Capital reserves the right to alter the policies at any time without notice. We will notify borrowers of changes in accordance with their loan agreement and the National Consumer Credit Protection Act (where applicable).

CONFIDENTIAL: This Product Guide is a reference guide for mortgage professionals accredited to distribute Prime Capital products and is not intended as an advertisement to the public. It is made available on a strictly confidential basis and must not be reproduced in whole or part, or distributed to any person or organisation without Prime Capital's prior written consent. It must not be made available to the public under any circumstances. Whilst every effort has been made to ensure this Product Guide is accurate, it should not be relied upon for any purpose or used as a substitute for independent professional advice.

WARNING: You must comply with all legal requirements. Non-compliance with the law may attract civil and/or criminal penalties.

Product Comparison

	Business Lo Doc	Business Basics	Business Investor	Business Booster
Suitable for	Long Term Business Growth	Fast, Simple, Loans	SMSF, Investors & Non-residents	SME's & Property Developers
Loan Size	Min $250,000 Max $2 million	Min $250,000 Max $3 million	Min $250,000 Max $5 million	Min $$250,000 Max $10 million
Term	Up to 3 years	Up to 3 years	Up to 3 years	Up to 3 years
Repayment	3 years interest only, P+I thereafter	Interest only	Interest only	Interest only
LVR	Houses 70% Units 65%	Residential 70% Commercial 65% Land 55%	Houses 70% Units 65% Land 55%	Residential 70% Commercial 65% Land 55%
Rates	From 5.19% pa	From 5.65% pa	From 5.95% pa	From 6.65% pa
Features	• Accountant certified income • Servicing calculator required • No locked-in contract	• Self-declared income • 24 hour approval, 5 day settlement • No locked-in contract	• Self-declared income • 24 hour approval, 5 day settlement • No locked-in contract	• Self-declared income • 24 hour approval, 5 day settlement • No locked-in contract

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Prime Capital - Business Lo Doc

A flexible loan solution for businesses who want peace of mind for the longer term so they can focus on growing their business. Loan terms up to 30 years, from $250,000 to $2 million.

Interest Rates – House / Townhouse	
LVR up to 59%	5.19% pa
LVR 60% up to 70%	5.65% pa

	Min	Max
Loan Size	$250,000	$2 million
Loan Term	n/a	30 years

Fees & Charges	
Establishment Fee	1.98%
Commercial Line Fee	0.1%
Valuation Costs	At cost incurred
Legal Costs	At cost incurred
Discharge Fee	n/a

Interest Rates – Unit	
LVR up to 49%	5.19% pa
LVR 50% up to 65%	5.65% pa

Key Features:

- Interest only repayments first 3 years, then P&I
- Accountant certified income
- Servicing calculator required
- No locked-in contract
- Fully flexible, repay loan with 30 days' notice

Key Restrictions:

- Capital cities only
- Risk fee may be required (subject to application)
- Notice period on early repayment: 30 days

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Prime Capital - Business Basics

As an alternative to slow bureaucratic bank funding, it's our business to provide fast, flexible solutions so you can get back to business. Lending made simple, so you can **Own Tomorrow**.

Interest Rates* – House / Townhouse	
LVR up to 59%	5.65% pa
LVR 60% up to 70%	6.65% pa

Interest Rates* – Unit	
LVR up to 49%	5.65% pa
LVR 50% up to 65%	6.65% pa

Interest Rates* – Land	
LVR up to 49%	5.65% pa
LVR 50% up to 55%	6.65% pa

Interest Rates* – Commercial	
LVR up to 49%	6.65% pa
LVR 50% up to 65%	7.65% pa

* Interest only repayment terms. Interest rates are available from this rate, which may increase subject to credit assessment of an application.

	Min	Max
Loan Size	$250,000	$3 million
Loan Term	n/a	3 years

Fees & Charges	
Establishment Fee	1.98%
Commercial Line Fee	0.1%
Valuation Costs	At cost incurred
Legal Costs	At cost incurred
Discharge Fee	n/a

Key Features:

- Self-declared income
- Interest only repayments
- No locked-in contract
- Fully flexible, repay loan with 30 days' notice

Key Restrictions:

- Risk fee may be required (subject to application)
- Notice period on early repayment: 30 days
- Loans from $3M - $5M are available in selected areas

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Prime Capital - Business Investor

Overcome the red tape imposed on SMSF, investors and non-residents. A simple solution to get investments settled.

Interest Rates* – House / Townhouse	
LVR up to 54%	5.95% pa
LVR 55% up to 70%	6.95% pa

Interest Rates* – Unit	
LVR up to 44%	5.95% pa
LVR 45% up to 65%	6.95% pa

Interest Rates* – Land	
LVR up to 44%	5.95% pa
LVR 45% up to 55%	6.95% pa

Interest Rates* – Commercial	
LVR up to 44%	6.95% pa
LVR 45% up to 65%	7.95% pa

* Interest only repayment terms. Interest rates are available from this rate, which may increase subject to credit assessment of an application.

	Min	Max
Loan Size	$250,000	$5 million
Loan Term	n/a	3 years

Fees & Charges	
Establishment Fee	1.98%
Commercial Line Fee	0.1%
Valuation Costs	At cost incurred
Legal Costs	At cost incurred
Discharge Fee	n/a

Key Features:

- Self-delcared income
- Interest only repayments
- No locked-in contract
- Fully flexible, repay loan with 30 days' notice

Key Restrictions:

- Minimum floor plan size for units (internal):
  - 1 bedroom: 50m^2
  - 2 bedroom: 70m^2
- Risk fee may be required (subject to application)
- Notice period on early repayment: 30 days

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Prime Capital - Business Booster

We know historical tax returns don't represent your client's future potential. Low-doc and self-certified income solutions for growing SME's and active property developers.

Interest Rates* – House / Townhouse	
LVR up to 59%	6.65% pa
LVR 60% up to 70%	7.95% pa

Interest Rates* – Unit	
LVR up to 49%	6.65% pa
LVR 50% up to 65%	7.95% pa

Interest Rates* – Land	
LVR up to 44%	7.65% pa
LVR 45% up to 55%	7.95% pa

Interest Rates* – Commercial	
LVR up to 49%	7.65% pa
LVR 50% up to 65%	7.95% pa

* Interest only repayment terms. Interest rates are available from this rate, which may increase subject to credit assessment of an application.

	Min	Max
Loan Size	$250,000	$10 million
Loan Term	n/a	3 years

Fees & Charges	
Establishment Fee	1.98%
Commercial Line Fee	0.2%
Valuation Costs	At cost incurred
Legal Costs	At cost incurred
Discharge Fee	n/a

Key Features:

- Suitable for SME's and property developers
- Self-declared income
- Interest only repayments
- No locked-in contract
- Fully flexible, repay loan with 30 days' notice

Key Restrictions:

- Risk fee may be required (subject to application)
- Notice period on early repayment: 30 days

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Additional Lending Policies

All mortgage applications must clearly demonstrate a commercial financial benefit to the applicant(s), and all Guarantors are required to obtain both independent legal and financial advice.

Responsible Lending: Prime Capital is committed to responsible lending. We recognise the importance of working with our valued distribution partners to ensure we all play our part in conducting business in an ethical and responsible manner.

Prime Capital will only lend to: companies registered with the Australian Securities and Investments Commission.

Prime Capital will not lend on:

- Leasehold properties (ACT accepted)
- Contaminated sites
- Heritage listed properties (exceptions apply)
- Applications where the National Consumer Credit Protection Act applies

Maximum Exposure Limits:

- The maximum exposure per applicant for Business Basics products is $3 million
- The maximum exposure per applicant for Business Investor products is $5 million
- The maximum exposure per applicant for Business Boosters is $10 million

Units:

- Maximum exposure per building is 10 units
- Minimum unit sizes are: 50 m^2 for 1 bedroom units and 70m^2 for 2 bedroom units
- Business Basics and Business Booster products are not available in unit buildings where non-resident investor activity is present

Monthly Repayments: all monthly repayments are due on the 1st of each month in advance, excluding Business Lo Doc, which is due on the monthly anniversary of settlement. Direct debit forms will be provided in relevant loan documentation, or payments can otherwise be made to account details that will be provided at settlement.

Early Repayment: early repayment can be made with 30 days' notice, subject to minimum loan terms as outlined in this Product Guide.

Valuations: all credit approvals are issued subject to an independent valuation report that must be engaged by us from our panel of acceptable valuers. Existing client instructed valuations cannot be utilised.

Refinances: we will refinance bank, non-bank, private, non-conforming and solicitor loans.

Unlimited Cash Out: we will provide unlimited cash out for stated business purposes, including consolidation of business debts, ATO debts and working capital.

Risk Fee Schedule & FAQ

The following outlines risk fees for Business Basics, Business Booster, Business Investor and Business Lo Doc products, and are subject to final underwriting approval. Where a risk fee is applicable, the greater of % below or minimum fee $2,990 will apply.

	Residential	Commercial	Land
LVR < 55%			
Resident	n/a	n/a	0.46%
Non-Resident	n/a	n/a	0.52%
LVR 55% up to 64%			
Resident	0.42%	0.46%	0.52%
Non-Resident	0.46%	0.52%	0.57%
LVR 65% up to 75%			
Resident	0.46%	n/a	n/a
Non-Resident	0.52%	n/a	n/a

Is specialist lending only for the credit impaired?

No, in fact less than 10% of our valued customers have some kind of credit blemish. The most common reason a customer is looking for a Prime Capital solution is due to irregular income from being self-employed or a business reinvesting cash flow as they grow.

What is the key difference with Prime Capital's approach to assessing applications?

Prime Capital undertakes a personalised approach to assessing loans by manually assessing every application. We examine an applicant's individual circumstances because no two customers are the same!

How do I get accredited with Prime Capital?

You can simply go to primecapital.com/broker to get started on your accreditation process. With a dedicated broker portal for you, start your journey with Prime Capital for your gateway to fast, simple loans.

What is unlimited debt consolidation?

Prime Capital will consider consolidating an unlimited number of business debts (including ATO debts). There is no limit to value of debts up to the customers approved lending limit.

What is unlimited credit impairment?

We will consider unlimited impairment provided the client has demonstrated they have overcome the credit event that led the impairment to occur.

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Our Team

Lydia Li
BDM
lyl@primecapital.com
0413 161 111

Travis Henderson
BDM – NSW
tjh@primecapital.com
0413 841 111

Sal Bazzi
BDM – NSW
sbb@primecapital.com
0423 261 111

Ron Galvan
BDM – NSW
rhg@primecapital.com
0413 613 111

Christie Bischoff
BDM – Qld
ceb@primecapital.com
0413 571 111

Vince Bolger
BDM – Vic
vjb@primecapital.com
0413 851 111

John Eid
BDM – Vic
jye@primecapital.com
0413 443 111

Tamara Rozova
BDM – National
tor@primecapital.com
0413 651 111

Jenna Deutscher
BDM – National
jad@primecapital.com
0413 701 111

GET ACCREDITED

For new applications

Call: 1300 766 075
Visit: primecapital.com
Email: info@primecapital.com

For broker support

Call: 1300 766 075 or your BDM
Visit: primecapital.com/brokers
Email: info@primecapital.com

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Call 1300 766 075
Fax 1300 766 076

info@primecapital.com
primecapital.com
GPO Box 4050, Sydney NSW 2001

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