
Loan Product Guide

OWN TOMORROW

Effective date: December 2024
For accredited broker use only





Fast, Simple, Loans.™



Fast, Simple, Loans. So your clients can get back to what they do best.
With loans up to \$25 million, 24 hour approvals and settlements as fast as
5 days, we can help you and your clients to Own Tomorrow.

Call 1300 766 076
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FAST

Approvals within 24 hours and settlement as fast as 5 days.



SIMPLE

With no application forms we can provide complex, simple, tailored solutions for your clients.



LOANS

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

25th ANNIVERSARY

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.



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).

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

Product Comparison

| Basics products | Suitable for | Loan Size | Term | Repayment | LVR | Rates |
|---|---------------------------|-------------------------|---------------------------------------|---------------------------------------|---|---------------|
|  Business 30 | Long-term business growth | Min \$250k Max \$3M | Up to 30 years | 3 years interest only, P&I thereafter | Houses 70% Units 65% | From 7.99% pa |
|  Business Bridge | Short-term loan for SMEs | Min \$250k Max \$5M* | 1 year (with the option to extend) | Interest only | Houses 75% Units 65% Commercial 65% | From 8.64% pa |
|  Business Basics | Fast, Simple, Loans™ | Min \$250k Max \$5M* | Up to 3 years | Interest only | Houses 75% Units 65% Commercial 65% | From 8.64% pa |

| Specialist products | Suitable for | Loan Size | Term | Repayment | LVR | Rates |
|--|-----------------------------|------------------------|---------------|---------------|---|----------------|
|  Business Booster | SME's & property developers | Min \$250k Max \$5M | Up to 3 years | Interest only | Houses 70% Units 65% Commercial 65% | From 10.54% pa |
|  Business Builder | SME's & property Builder | Min \$250k Max \$3M | Up to 1 year | Interest only | Land 55% | From 11.24% pa |
|  Business Jumbo | Large loans for SMEs | Min \$5M Max \$25M | Up to 3 years | Interest only | Houses 70% Commercial 65% | From 8.95% pa |

* \$3M in some circumstances.

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Prime Capital - Business 30

A flexible loan solution for businesses that qualify for Business Basics and can supply accountant certified income. Loan terms up to 30 years, from \$250k to \$3M.

Interest Rates – House / Townhouse

| | |
|-------------------|----------|
| LVR up to 39% | 7.99% pa |
| LVR 40% up to 59% | 8.24% pa |
| LVR 60% up to 70% | 8.84% pa |

Interest Rates – Unit

| | |
|-------------------|----------|
| LVR up to 39% | 7.99% pa |
| LVR 40% up to 59% | 8.24% pa |
| LVR 50% up to 65% | 8.84% pa |

| | Min | Max |
|-----------|--------|----------|
| Loan Size | \$250k | \$3M |
| 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 | \$880 |

Key Features:

- Interest only repayments first 3 years, then P&I
- Accountant certified income
- Servicing assessed
- 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)

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Prime Capital - Business Bridge

Our 1-year, short-term solution to get SME's back on their feet. Flexible loan terms with the option to extend for an additional 12 months.

Interest Rates* – House / Townhouse

| | |
|-------------------|----------|
| LVR up to 49% | 8.64% pa |
| LVR 50% up to 59% | 8.84% pa |
| LVR 60% up to 75% | 9.84% pa |

Interest Rates* – Unit

| | |
|-------------------|----------|
| LVR up to 49% | 8.64% pa |
| LVR 50% up to 59% | 8.84% pa |
| LVR 60% up to 65% | 9.84% pa |

| | Min | Max |
|-----------|--------|---|
| Loan Size | \$250k | \$5M [^] |
| Loan Term | n/a | 1 year (with option to extend ⁺) |

Interest Rates* – Commercial

| | |
|-------------------|-----------|
| LVR up to 49% | 10.24% pa |
| LVR 50% up to 65% | 11.24% pa |

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

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)
- [^]Loans limited to max \$3M in some areas
- Extension subject to good repayment history
- Capital city & non-capital city > 150k population

Fees & Charges

| | |
|---------------------|------------------|
| Establishment Fee | 1.10% |
| Commercial Line Fee | 0.1% |
| Valuation Costs | At cost incurred |
| Legal Costs | At cost incurred |
| Discharge Fee | \$880 |

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Prime Capital - Business Basics

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 49% | 8.64% pa |
| LVR 50% up to 59% | 8.84% pa |
| LVR 60% up to 75% | 9.84% pa |

Interest Rates* – Unit

| | |
|-------------------|----------|
| LVR up to 49% | 8.64% pa |
| LVR 50% up to 59% | 8.84% pa |
| LVR 60% up to 65% | 9.84% pa |

| | Min | Max |
|-----------|--------|-------------------|
| Loan Size | \$250k | \$5M [^] |
| Loan Term | 1 year | 3 years |

Interest Rates* – Commercial

| | |
|-------------------|-----------|
| LVR up to 49% | 10.24% pa |
| LVR 50% up to 65% | 11.24% pa |

Fees & Charges

| | |
|---------------------|------------------|
| Establishment Fee | 1.50% |
| Commercial Line Fee | 0.1% |
| Valuation Costs | At cost incurred |
| Legal Costs | At cost incurred |
| Discharge Fee | \$880 |

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

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)
- [^]Loans limited to max \$3M in some areas
- Capital city & non-capital city > 150k population

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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 with regional non metro security.

Interest Rates* – House / Townhouse

| | |
|-------------------|-----------|
| LVR up to 49% | 10.54% pa |
| LVR 50% up to 59% | 10.79% pa |
| LVR 60% up to 70% | 11.04% pa |

Interest Rates* – Unit

| | |
|-------------------|-----------|
| LVR up to 49% | 10.54% pa |
| LVR 50% up to 59% | 10.79% pa |
| LVR 60% up to 65% | 11.04% pa |

| | Min | Max |
|-----------|--------|--------|
| Loan Size | \$250k | \$5M |
| Loan Term | n/a | 1 year |

Interest Rates* – Commercial

| | |
|-------------------|-----------|
| LVR up to 49% | 11.54% pa |
| LVR 50% up to 65% | 12.54% pa |

Fees & Charges

| | |
|---------------------|------------------|
| Establishment Fee | 2.20% |
| Commercial Line Fee | 0.2% |
| Valuation Costs | At cost incurred |
| Legal Costs | At cost incurred |
| Discharge Fee | \$880 |

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

Key Features:

- Suitable for SME's and property investors
- 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)

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Prime Capital - Business Builder

Self-certified income solutions for SME's and property developers who want to use vacant land as security.

Interest Rates* – Land

| | |
|-------------------|-----------|
| LVR < 49% | 11.54% pa |
| LVR 50% up to 55% | 12.54% pa |

| | Min | Max |
|-----------|--------|--------|
| Loan Size | \$250k | \$3M |
| Loan Term | n/a | 1 year |

Fees & Charges

| | |
|---------------------|------------------|
| Establishment Fee | 2.50% |
| Commercial Line Fee | 0.2% |
| Valuation Costs | At cost incurred |
| Legal Costs | At cost incurred |
| Discharge Fee | \$880 |

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

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
- Maximum land size < 4 hectares

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Prime Capital - Business Jumbo

We can also deliver Fast, Simple, Loans™ at scale. Luxury residential securities or relevant commercial securities accepted for SMEs who need up to \$25M.

Interest Rates* – Jumbo

| | |
|----------------------|------------|
| Residential LVR <70% | From 8.95% |
| Commercial LVR <65% | From 9.95% |

| | Min | Max |
|-----------|------|--------|
| Loan Size | \$5M | \$25M |
| Loan Term | n/a | 1 year |

Fees & Charges

| | |
|---------------------|------------------|
| Establishment Fee | 1.65% |
| Commercial Line Fee | From 0.1% |
| Valuation Costs | At cost incurred |
| Legal Costs | At cost incurred |
| Discharge Fee | \$880 |

Key Features:

- Suitable for SME's
- Self-declared income
- Interest only repayments
- No locked-in contract
- Fully flexible, repay loan with 30 days' notice
- Secured by Residential or Commercial property

Key Restrictions:

- Risk fee may be required (subject to application)
- Metro capital cities & accepted non capital city locations over 150k population only

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

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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
- SMEs that do not meet the required Debt Service Coverage Ratio (DSCR)

Maximum exposure limits:

- The maximum exposure per application for Business Basics products is \$5 million
- The maximum exposure per application for Business Bridge products is \$5 million
- The maximum exposure per application for Business Booster is \$10 million
- The maximum exposure per application for Business Developer is \$3 million

Units:

- Maximum exposure per building is 10 units
- Minimum unit sizes are: 50 m² for 1 bedroom units and 70m² for 2 bedroom units (internal)

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

Monthly repayments: all monthly repayments are due on the 1st of each month in advance, excluding Business Basics30, 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.

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: subject to credit approval we will provide unlimited cash out for stated purposes, including consolidation of business debts, ATO debts and working capital.

Application fee: An application fee of 0.3% or \$2,950 (whichever is greater) is charged to cover the costs associated with processing the application.

Business Bridge rollover: after the initial 12-month loan term, this product offers the option of a 12-month extension, subject to good payment history and credit approval. Rollover fee of 1.1% will apply to extensions.

Risk Fee Schedule & FAQ

The following outlines risk fees for all products and are subject to final underwriting approval.

| | Residential | Commercial | Land |
|-----------|-------------|------------|-------|
| LVR < 59% | 0.50% | 0.50% | 1.00% |
| LVR > 60% | 1.00% | 1.00% | 1.00% |

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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