

# The Easy Way to Invest in Mortgage Securities



# Welcome to Platinum Mortgage Investments

Platinum Mortgage Investments delivers mortgage secured term loans to borrowers that require funding for business or investment purposes, and great opportunities to investors, both wholesale and institutional, looking for attractive fixed interest investment returns through property secured lending.

We offer an alternative to traditional financial institutions, who are constrained by inefficient loan processes and unable to assess and price the risk of each loan application on its merits.

Our rigorous credit processes and sound track record, underpin our ability to give our investors access to top performing, fixed income, mortgage securities.



# Our lendscape

We have achieved great things since we started and we continue to carve our own space in the Mortgage Securities Marketplace in Australia.

## Lending and investment statistics over six years

**6** years



**\$2bn**

Value of applications processed

**\$160m**

Overall value of loans approved and settled by the credit underwriting team



Average loan

**\$1.66m**

Largest loan

**\$5.2m**



**<60%**

Average loan to value ratio

**9 to 12%\***

Range of investor return (p.a.)

\*Returns are not guaranteed

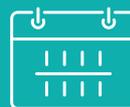
**100%**  
Return  
of interest & capital\*

\*Returns are not guaranteed



**12 months**

Average loan term



Loan book analytics to 30/06/2018

# The Platinum Story.

Our journey into mortgage secured business lending began the start of the fintech era. Over the past six years, we have seen tremendous growth in our industry.

As a company, we are committed first and foremost to quality credit assessment and risk management in business lending. The fundamentals of this business discipline, unchanged and immutable over centuries are:

- ✓ Does the borrower have a reasonable purpose in borrowing and is there a credible exit plan?
- ✓ Would it be responsible to lend to meet this need?
- ✓ Can we mitigate risk by taking security over fairly valued property?
- ✓ At the right price, is the loan opportunity suitable for private investment?

Only in scenarios where the answers to all these questions are yes, do we then leverage the technology of our platforms to provide transparency, simplicity and added-value to our borrowers and investors alike.

In 2018, we reached a great milestone. As an underwriting team, we passed the \$160 million mark in writing property secured loans.



**“In 2018, we reached a great milestone.**

**We passed the \$160 million mark in writing first mortgage property secured loans.**

**All privately funded by investors.”**

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## **Our Vision**

We aspire to be the leading Mortgage Securities Investment Marketplace in Australia. We give borrowers a fast and fair loan choice while providing investors with quality, risk assessed and accessible investment opportunities.

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## **Our Values**

Actions speak louder than words. Our directors and operations team all live and breathe our values. They are what makes us who we are and they have supported us in building strength and reputation with all our key stakeholders.



### **Responsible leadership**

We display leadership by taking personal responsibility for the things we can control in our business. We individually and collectively lead by example, holding true to our values within and outside our business.



### **Respectful relationships**

People are at the heart of all our business and personal endeavours. We focus our efforts on achieving productive, respectful and equitable relationships with all our stakeholders.



### **Service and ingenuity**

Service is what gives us purpose, dignity and pride in the quality of our delivery to our peers - borrowers, investors and partners. We continuously look for ways to create value in our service offering and business environment.



### **Ambition and courage**

We aspire to be successful and respected in our field so that our engagements are meaningful and remembered. This requires courage and tenacity in all that we do.



### **Transparency**

We are open and transparent in all our dealings with stakeholders.



### **Life and wellness**

We value life. The safety, health and well-being of our people and clients is of paramount importance.

# Our Group of Companies

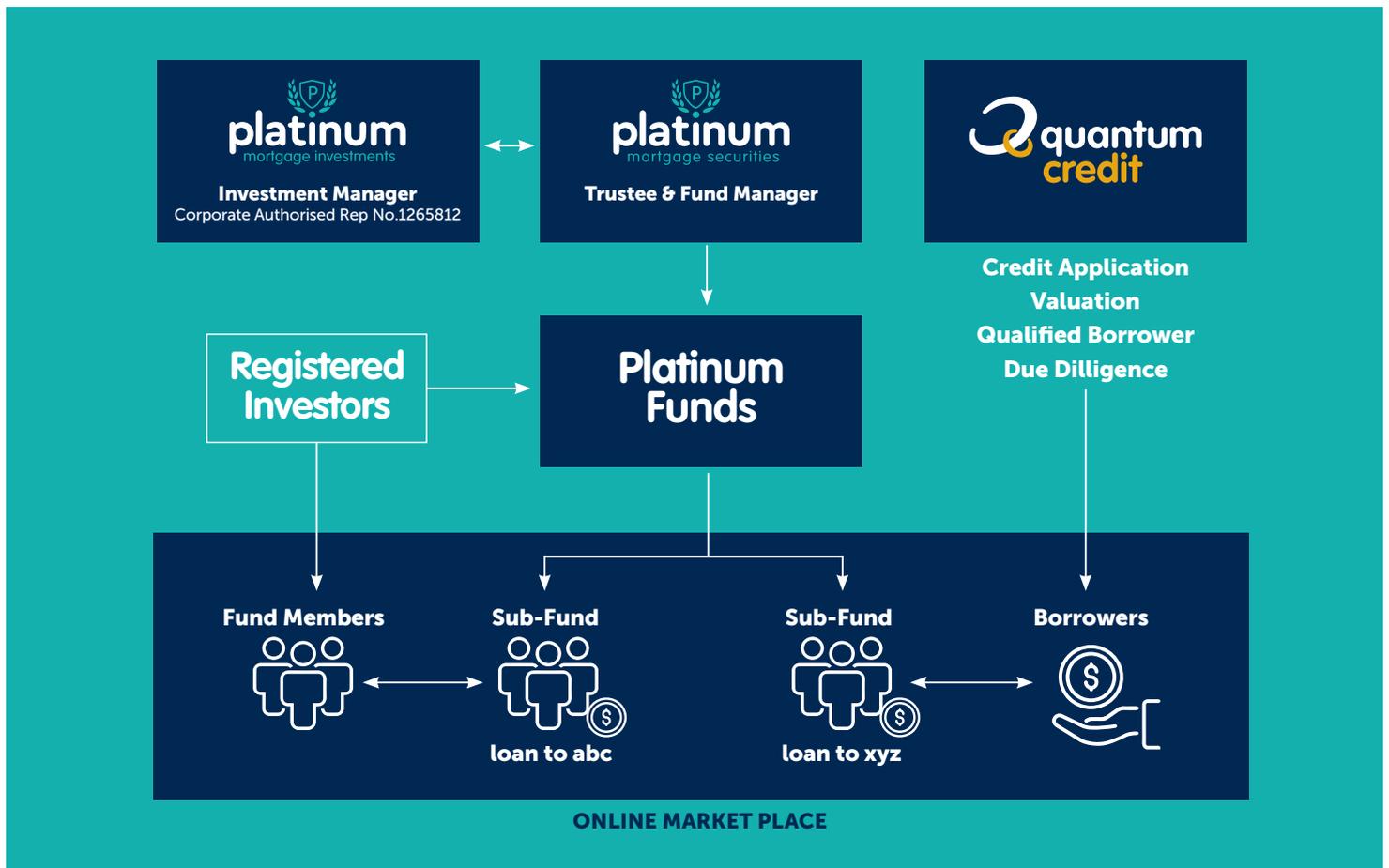
Our Group operates in the private lending and investment space, offering privately funded, short to medium term, mortgage property secured loans to borrowers that require funding for business or investment purposes.

## Platinum's commitments are to:

- Originate, assess and manage prudent mortgage investment opportunities;
- Provide responsible lending solutions that enable borrowers to achieve their business objectives;
- Deliver attractive risk-adjusted returns and preserve the capital of investors.

## Our Group structure

To achieve our business goals, we operate through the companies outlined below.

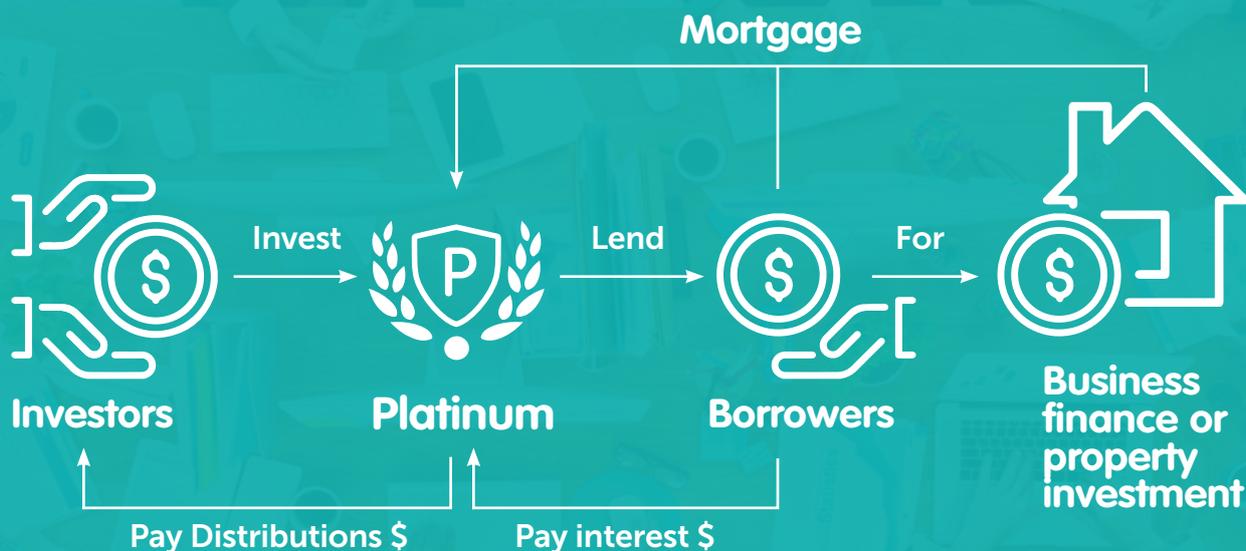


- **Platinum Mortgage Securities Pty Ltd** (AFSL 329004) holds our Australian Financial Services License and is the Trustee and Manager of the Platinum Mortgage Fund – our select opportunity fund for wholesale investors.
- **Platinum Mortgage Investments Pty Ltd** is responsible for the day to day credit writing, valuation and management of loans and investments.
- **Quantum Credit Pty Ltd** is our mortgage origination business and is responsible for our broker and borrower relationship network.

# Our processes and participants

## Keeping it simple

Our borrowers apply for loans. Our credit underwriting team then assesses loan applications, security properties are valued and opportunities to invest in approved loans are presented to our investors for funding. These investment invitations are matched to investors by the criteria they set when they register. It is all a very simple, straightforward process as illustrated in the diagram below:



Our skilled and experienced team perform significant work in checking the details regarding each borrower application. They undertake rigorous credit assessment, security valuation and risk pricing. We engage an independent panel of professional valuers, who have the necessary experience and insurance to provide valuations to lenders.

Our number one priority is to ensure that our investments are fully secured by a first ranking mortgage and sufficient secondary security to protect our investors.

## Our investors

All our investors, regardless of whether they are individuals, companies, trusts or SMFS's, can select each investment they make to build a unique and diversified portfolio. Our business is founded on providing a rewarding investor experience, so that we continue to have access to a deep and reliable investor base.

Platinum has lines of finance, known as warehouse funds, which it uses to pre-fund approved loans as required. This is important to our borrowers as they need the assurance that, once approved, their funds will be available when required. For our investors, this creates the opportunity to choose from a selection of differing investment risk and return to build their portfolios.

From time to time, we offer exclusive opportunities for pre-registered investors to participate in our contributory warehouse fund under a general mandate.

Please contact us on **1300 135 965** or **hello@platinumsecurities.com.au** if you would like to register with us, or are already registered and wish to nominate for these limited opportunities.

## Our borrowers

Our borrowers are small to medium sized businesses and property developers that require loans for a wide range of reasons including:

- Property development and construction
- Residential land subdivision
- Business restructuring and debt consolidation
- Equity release
- Working capital

Our directors and operations team have decades of experience in property secured lending through all phases of the property and business cycle. Leveraging this experience, we develop smart and flexible loan solutions for our borrowers and we work closely with them to bring about satisfactory outcomes for all. We take a common-sense approach to risk, dealing with every application on its merits. Above all, speed of decision and time to funding is key – it's what sets us apart.

## Our partners

Our partners are brokers, wealth managers and intermediaries of all kinds. We respect and value your clients and we understand the importance of excellence in service, because it reflects in the quality of all business relationships.

We select our brokers and referrers with the utmost care to ensure cooperative and long term business success.

## What makes Platinum great?



### Competitive rates

**For borrowers** – interest costs from 8% pa.

**For investors** – returns from 7% pa.



### Quality loans and investments

We fund worthy borrowers quickly and efficiently by matching them to investors with the appropriate risk appetites.



### Proven track record

Our team has facilitated over \$170 million worth of secured loans over the last 6 years with zero capital or interest write off to date.



### Investor flexibility

Investors can either select each loan investment directly themselves, or they can mandate us to assign them to loans that meet their investment criteria – with a cooling off period.



### Fast turnaround

We understand that business opportunities come and go quickly. We act urgently – with credit decisions in principle in hours and settlement in days not months, as required.



### Great service

Our customers are looked after by our trained and professional team - with prompt service and transparent communication every step of the way.

**“Our investors range from every day people to SMSFs and institutions.”**



## What are the risks to investors?

While Platinum is good at assessing, pricing and managing loan risk, the final best judge of the risk and return in a loan investment is the investor. The loan and investment marketplace that we manage is founded on 'contributory' principles. This means that investors have the means to assess each loan opportunity offered to them – and we actively encourage you to do just this.

### Key risks are:

- General risks relevant to managed investments
  - these include economic and market risks, regulatory risk and failures by the investment manager.
- Credit risk – reflected in loan default that can affect the return of capital and/or income to investors.
- Risks to the value of security property.
- Risk that capital invested is not returned on time because the intended loan exit plan is delayed.

We outline all risks in detail in our Information Memorandum (IM), which can be found at [www.mortgageinvest.com.au](http://www.mortgageinvest.com.au)

## Commitment to Governance

Platinum Mortgage Securities is committed to providing a high standard of service and transparency to our Members. We operate under a regulatory framework that is regulated by ASIC and we are authorised to deal with wholesale investors.

Our Governance Program includes our company's policies that we must follow to ensure that we meet our obligations under the law, ASIC Regulatory Guides, Fund Constitutions, Information Memorandums, and our Australian Financial Service licence.

Our Lending Committee ensures that loans are set in accordance with our Lending Policy. Our Fund financials are reviewed by an external auditor annually.

## Technology & innovation

We aspire to be at the forefront of technology and innovation in our space and we're always looking for new and better ways to improve our business.

Understanding risk well, our leadership team bring their experience together with technology to mitigate risk, improve efficiency and enhance the service experience in every way possible for both borrowers and investors.

**“We focus on making the right credit decisions based on significant due diligence for each loan.”**

**“Short-term mortgage  
secured investments  
are a great way  
to diversify your  
investment portfolio.”**





# Meet our team

The directors and team at Platinum have over 100 years' experience in property secured lending, through several property and business cycles. Leveraging this experience, the team create tailored loan solutions for the small and medium sized enterprise sector.

## Our leadership team



**Richard Eadie**  
B Acc (Hons),  
Chartered  
Accountant (SA),  
CPA Australia

Director &  
Responsible  
Manager,  
Platinum Mortgage  
Securities

Richard is the founder of Platinum Mortgage Securities and Quantum Credit. As a financier, Richard has negotiated and settled hundreds of construction, business and investment loans. He is a hands-on Director involved in all matters affecting the Fund including credit, finance and treasury.

After qualifying as a Chartered Accountant, Richard spent 6 years with Deloitte & Touche in Johannesburg and London and then 10 years as founding partner of Watermans Chartered Accountants with a primary focus on business consulting and development. Richard's previous board/committee positions include director of various public companies and past Vice President of the Chamber of Commerce and Industry, Midrand and Treasurer of Rotary South Africa.

Richard is a licensed CPA (Australia) and also holds an Advanced Diploma in International Taxation and Offshore Financial Centres and a Certificate IV in Finance and Mortgage Broking. Richard is a Responsible Manager of Platinum Mortgage Securities.



**Marius Grobbelaar**  
B Com; B Proc &  
LLB; MBA (Curtin)

Director &  
Responsible  
Manager,  
Platinum Mortgage  
Securities

Marius joined the Quantum Credit Group in 2004 and is a director of Quantum Credit and Platinum Mortgage Securities. Marius has responsibility for group strategy, as well as legal, risk and compliance matters.

In addition to his time spent in the mortgage lending industry, Marius brings extensive legal and financial services industry experience to the team. During his career Marius has held executive positions as managing partner of a legal firm, CEO of a financial services business within a publicly listed company and various executive directorships in the financial services industry.

Marius also holds a Certificate III in Mortgage Lending and is a Responsible Manager of Platinum Mortgage Securities.

# Meet our team

## Leadership Group continued



**Ivan Ruefli**  
**MSc Project Management**

Director,  
Platinum Mortgage Investments

*Authorised Representative of Platinum Mortgage Securities Pty Ltd*

Ivan joined the Platinum team in 2016 and brings with him over 25 years' experience in companies involved in the residential, commercial and industrial construction and property sectors. He has been responsible for managing major projects and key stakeholder relationships across Australia.

Having founded a civil and remedial construction company 15 years ago, Ivan successfully grew a significant business approaching \$300 million turnover and 1,000 employees in 2014 when it was listed on the ASX.

With his primary focus at Platinum being business development, Ivan brings a deep understanding of business of all sizes and an extensive background in entrepreneurship, investment, construction and property development. He holds a Masters in Science Project Management and has a practical view of risk and management strategies for investment which contribute soundly to the leadership of Platinum and the credit decisions made.

## Executive Team



**Rhode Truter**  
**B Comm; Diploma in Commercial Property Finance**

Operations & Credit Executive

Rhode joined Platinum Mortgage Securities in February 2012, first as a Business Development Executive, and then moved onto his current role as the Credit and Operations Executive in 2014. Rhode is responsible for the initial credit assessment of each proposal as well as the ongoing credit control from settlement through to the repayment of the facility.

Rhode holds the principal relationship with the third party professionals used by Platinum Mortgage Securities, being solicitors, valuers, quantity surveyors, builders, estate agents etc.

Rhode has over 25 years' experience in banking and property funds in South Africa, New Zealand and Australia. His background is primarily in property development funding as well as credit management.



**John Broadway**  
**B. Com (Hons), MBA**

Investment Management Executive, Platinum Mortgage Investments

*Authorised Representative of Platinum Mortgage Securities Pty Ltd*

John joined the company in 2013 and more recently has been leading the development of Platinum's new distributed ledger technology platform.

With a career in banking and finance spanning 25 years, John has been involved in a range of areas including private banking, structured finance, leasing and fleet management, and short term lending. He has held several senior executive roles in large organisations including Investec Bank, Lease Plan NV and Absa Bank in South Africa.

John holds a Master of Business Administration and Bachelor of Commerce Honours. He brings a wealth of experience to the business of private mortgage lending and investment, an energetic and practical approach to business operations.

# Engage in our world

## Investors

Visit [www.mortgageinvest.com.au](http://www.mortgageinvest.com.au), download our Information Memorandum, register and start lending your money to property owners who take and manage business or development risk. You can either choose each loan you want to invest in or let us do it for you based on your criteria. Interest is paid monthly into your account.

## Borrowers

Visit [www.quantumcredit.com.au](http://www.quantumcredit.com.au), download our Product Guide and apply for a business or investment loan today. We would love to help you with your business finance needs.

## Partners

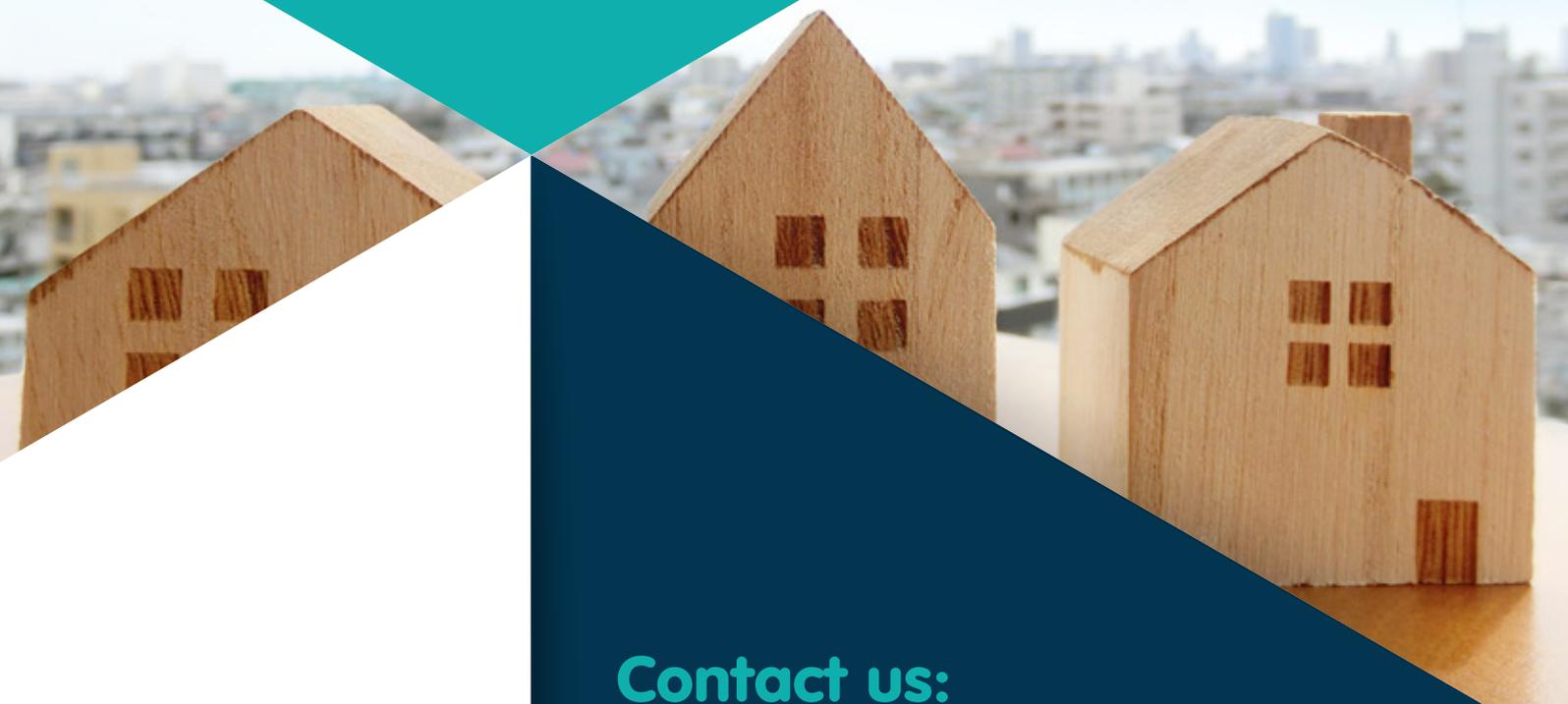
Visit [www.mortgageinvest.com.au](http://www.mortgageinvest.com.au) and sign up as an Accredited Introducer to Platinum. We look forward to providing you with hassle free service when seeking the right business or investment loan solutions for your clients.

**“50% of all loan exits are  
through bank refinance.”**



**“Transacting loans is easy.  
Ensuring they are completed  
quickly and easily for our  
borrowers and investors is  
what we are about.”**





**Platinum Mortgage  
Investments Pty Ltd**  
ABN 12 615 023 035  
**Corporate Authorised  
Representative No.1265812**

for

**Platinum Mortgage  
Securities Pty Ltd**  
ABN. 48 104 911 159  
AFSL. 329004

## Contact us:



**1300 135 965**

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[www.mortgageinvest.com.au](http://www.mortgageinvest.com.au)

