

# **The Best Way to Invest in Mortgage Securities**



# Welcome to Platinum Mortgage Securities

Platinum Mortgage Securities 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 mainstream finance providers 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 thoroughly risk assessed investments in high yielding mortgage secured loans.



# 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 ten years

**10**   
years



**\$2bn**

Value of applications processed

**\$250m**

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



Average loan

**\$1.66m**

Largest loan

**\$7m**



**<60%**

Average loan to value ratio

**7 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





# Our Story.

Our journey into mortgage secured business lending began at the start of the fintech era, and over the past 10 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 2022, we reached a great milestone.**

**We passed the \$250 million mark in writing first mortgage property secured loans.**

**All privately funded by investors."**

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## **Our Vision**

We aspire to be a leading private mortgage securities investment manager 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 executives 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

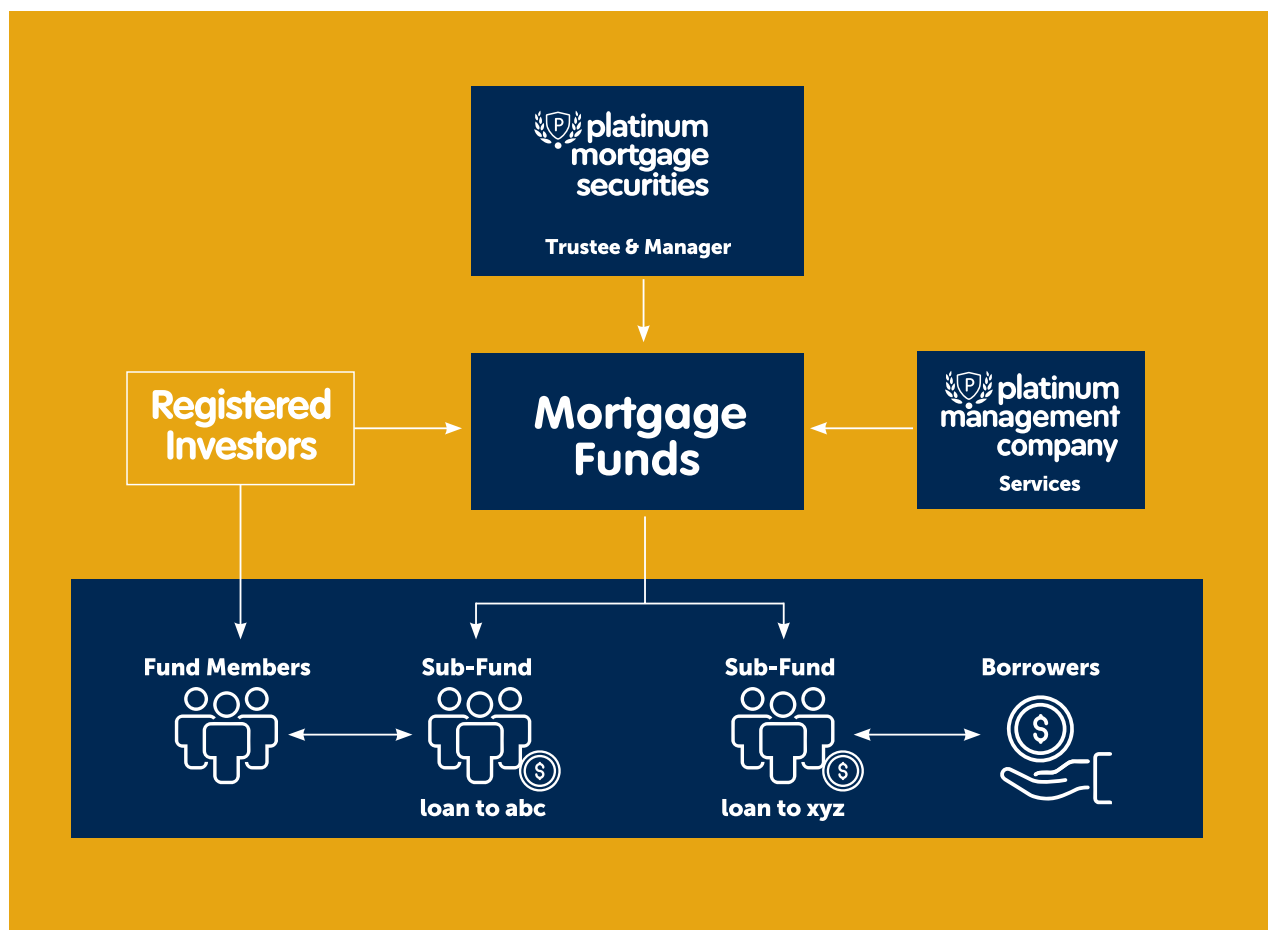
Our Group operates in the private lending and investment space, offering privately funded, short to medium term, mortgage secured property loans to borrowers that require funding for business or investment purposes.

## Our 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.

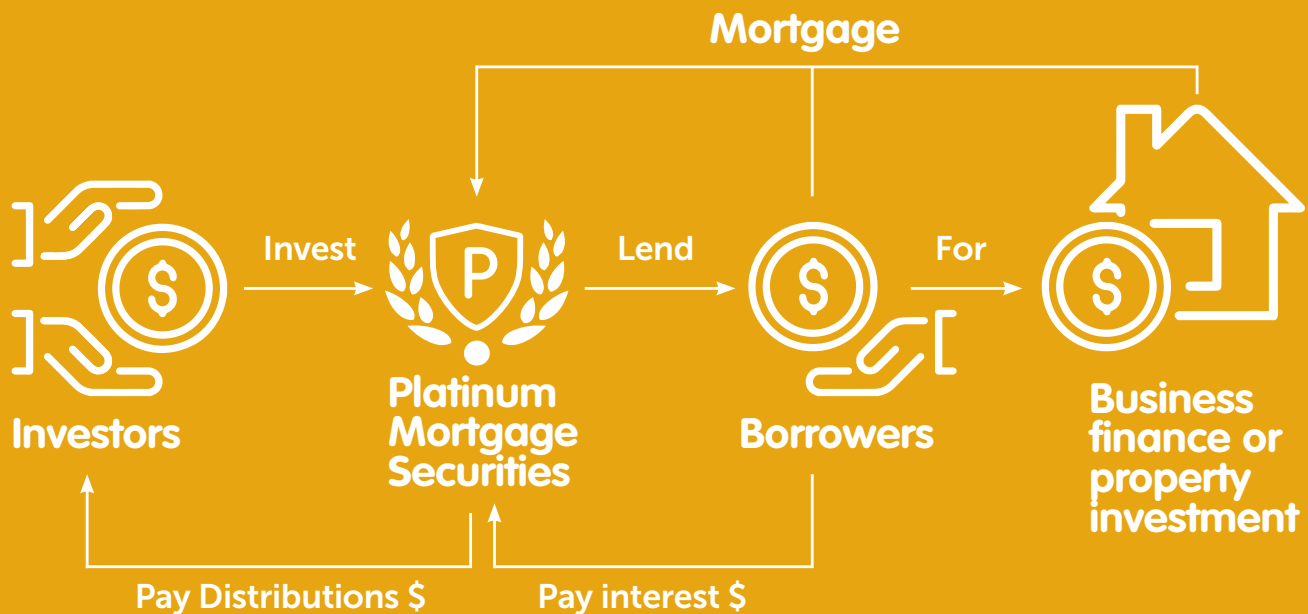


- **Platinum Mortgage Securities Pty Ltd** (AFSL 329004) holds our Australian Financial Services License and is the Trustee and Manager of the Platinum Mortgage Securities Fund – our select opportunity fund for wholesale investors.
- **Platinum Management Company Pty Ltd** is responsible for loan origination credit underwriting, property valuations and management of loans and investments.

# 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 communicate when they register. It is a very simple, straightforward process as illustrated in the diagram below:



Our skilled and experienced team perform significant work in checking the details in each borrower application. They undertake rigorous credit checks, security valuation and risk assessment and 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.

We have access to lines of finance, known as warehouse funds, which may be used 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 investments with different risk and return profiles 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 executives 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 us 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 \$250 million worth of secured loans over the last 10 years with zero capital or interest write off to date.



### Investor flexibility

Investors can select each loan investment directly themselves, and build their portfolios to suit their unique risk-return profiles and investment needs.



### 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 individuals to SMSFs and institutions.”**





## What are the risks to investors?

While we are 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.

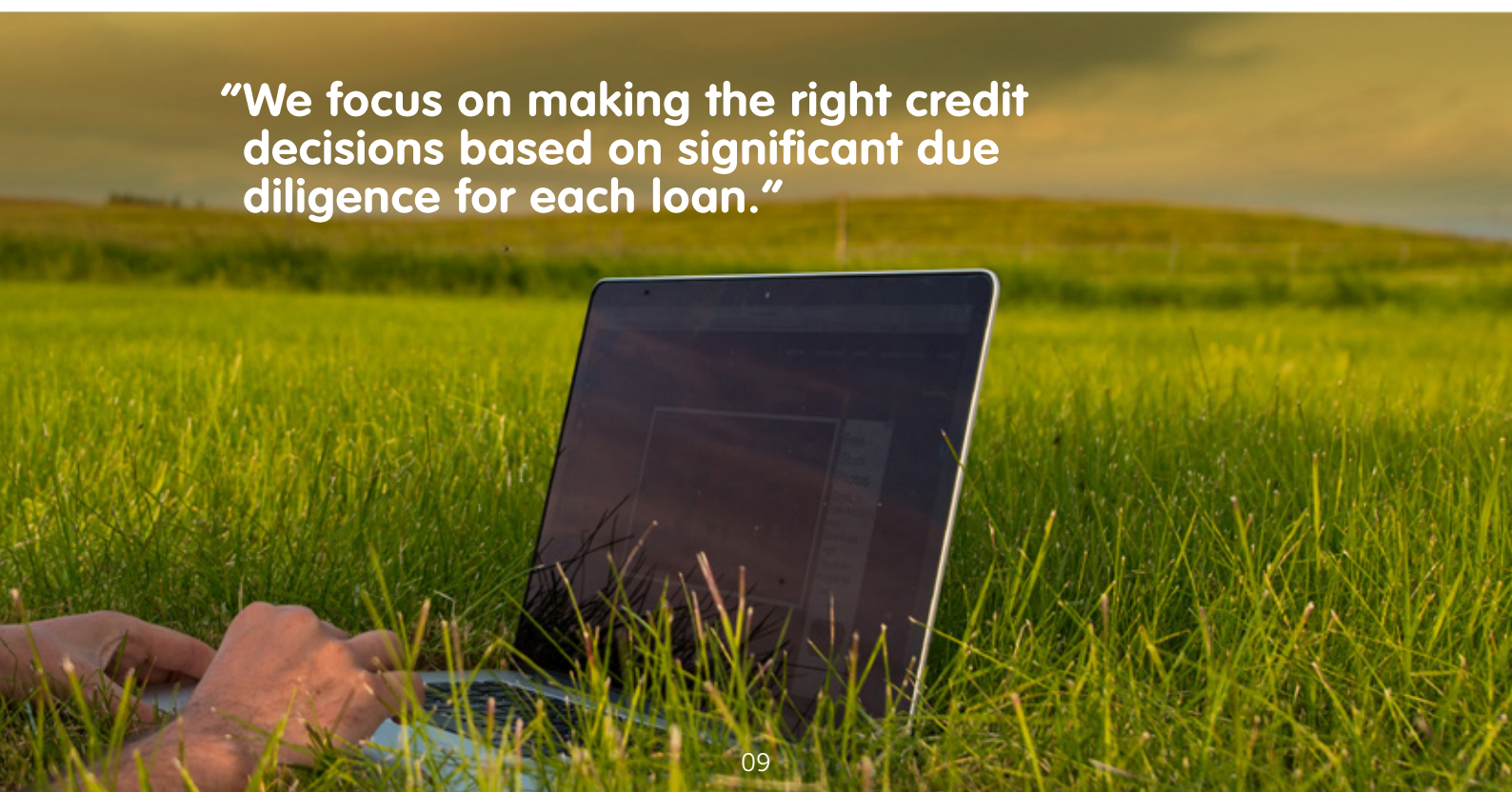
Our Lending Committee ensures that loans are set in accordance with our Lending Policy. Our Fund financials are reviewed by an external auditor annually.

## 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 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.



**Richard Eadie**

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

Director &  
Responsible  
Manager,  
Platinum Mortgage  
Securities

Richard is the founder of Platinum Mortgage Securities. 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, 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.



**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 and estate agents.

Rhode has over 30 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

John first joined Platinum Mortgage Securities in 2012 and plays key roles in areas including investor management and compliance.

With a career in banking and finance spanning 30 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.

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

# Engage in our world

## Investors

Visit [mortgageinvest.com.au](https://mortgageinvest.com.au), download our Information Memorandum, register and start investing in loans to property owners who take and manage business or development risk. You can choose each loan you want to invest in, and interest is paid monthly into your account.

## Borrowers

Visit [mortgageinvest.com.au](https://mortgageinvest.com.au) and apply for a business or investment loan today. We would love to help you with your business finance needs.

## Partners

Visit [mortgageinvest.com.au](https://mortgageinvest.com.au) and apply to become an Accredited Introducer. 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.”**







## Contact us:

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**1300 135 965**

[hello@platinumsecurities.com.au](mailto:hello@platinumsecurities.com.au)

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

**Platinum Mortgage Securities Pty Ltd**

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