



# Product guide

→ Short term, property secured business & investment loans

1300 135 965 | [hello@platinumsecurities.com.au](mailto:hello@platinumsecurities.com.au) | [mortgageinvest.com.au](http://mortgageinvest.com.au)

 **platinum  
mortgage  
securities**

# Welcome to Platinum Mortgage Securities

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We want financing to be as simple and easy for you as possible. We understand that in every business circumstance where a short term loan is required, needs are unique.

We also know the impersonal, multi-level, drawn out, tick box process followed by banks can be invasive and frustrating. We are different because we tailor short term loans simply and quickly, meaning that funds hit your account exactly when you need them - on time, every time.

You can borrow from \$250,000 to \$10 million, repayable over 6 to 18 months with interest rates starting from 7% based on your credit profile, loan purpose, security quality and loan exit plan.

Of course, if your borrowing requirements fall outside of our usual range, we are able to tailor loans to suit your needs.



# To borrow, all you need is:



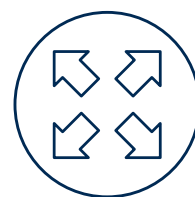
Reasonable  
credit history and  
track record



A feasible  
business purpose



Property as  
security



A credible  
exit plan

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## This guide covers:

- \* Our range of loans
- \* General loan terms
- \* Applying for your loan
- \* Servicing and repaying your loan

# Which loan suits your purpose?

## ① Property related loans, property secured

### Land Bank Loans

Funding pending mainstream refinance or equity raising.

Land bank loans allow you to take timely advantage of opportunities to purchase investment property which you intend to develop. Situations could involve re-zoning, development approval, pre-sales or perhaps the site being merged with other surrounding land. Bank refinance or the sale of land is likely to be your exit strategy.

### Subdivision & Improvement Finance

Funding for subdivision costs or construction completion.

Land subdivision and improvement loans assist developers with subdividing a property into lots for on-sale. This could be simply subdividing a single residential property into two separate titles, or re-zoning larger parcels of property into dozens of separate lots. Exit is usually through bank refinance, project equity raising or sale of land.

### Property Loans

Ideal for starting or completing property projects.

A property loan is perfect if you are an experienced developer needing to fund your next property project. Sales of the completed properties will be the usual settlement strategy. Typical scenarios include bridging finance for property purchase and funding for construction.



## ② Non-property related loans, property secured

### Bridging Loans

Fast line of credit for short term cash flow requirements of any kind.

A bridging loan works well when you need funding quickly and temporarily for any purpose pending refinance, asset sale or trade out. A typical scenario is the release of equity from a property for short term cash flow needs.

### Commercial Term Loans

Fixed period renewable.

A term loan is ideal when you need a funding line for longer term business needs with an annual review of your needs. Your exit plan is likely to be via bank refinance. A typical scenario is where time is needed to realise equity in properties or to return a business in a difficult trading situation back onto an even keel.

### Turnarounds & Workouts

Pressured business situations requiring urgent cash.

Businesses often face unexpected challenges - cash flow squeeze, cyclical downturns, breach of bank loan covenants and bad debts to name a few.

A debt restructure, asset disposal or a business acquisition may require urgent funding. These are situations in which short term loans provided urgently prove most valuable.



# Loan terms

<b>Annual interest rates range from</b>	7% per annum.
<b>Loan range</b>	\$250,000 to \$4 million. Larger loans on application.
<b>Loan term</b>	6 to 18 months.
<b>Minimum loan size</b>	\$250,000.
<b>Average Loan fee</b>	From 2% of loan value, based on loan requirements.
<b>Loan to value ratios (LVR)</b>	Maximum LVRs apply according to property type.
<b>Rollover facility</b>	Loan may be rolled over for a further term upon application. Roll over fees apply.
<b>Interest payments</b>	Monthly payments, or capitalisation of interest on application.
<b>Borrower entity</b>	Any business entity.
<b>Loan exit strategy</b>	Credible loan exit strategy required.
<b>Loan exit fees</b>	None at termination. Minimum loan term may apply.
<b>Loan security</b>	First mortgage over commercial or residential property or vacant land located in metropolitan or major regional centres. Valuations are required.
<b>Settlement timing</b>	Where clear certificates of title are available and current valuations are held, settlement is possible within days of application.



**Can't see the right loan?**  
 Call us on 1300 135 965 to discuss your scenario.  
 Learn more about our loans, get a quote or apply online today at [mortgageinvest.com.au/borrow/](https://mortgageinvest.com.au/borrow/)

**Interested in investing?**  
 Visit [mortgageinvest.com.au/invest](https://mortgageinvest.com.au/invest)



# Applying for a loan from Platinum Mortgage Securities.



## Easy Application Process

Call **1300 135 965** and we will guide you through the application process, or apply directly online by visiting: **[mortgageinvest.com.au](http://mortgageinvest.com.au)**



## Fast Turnaround

We will provide an immediate response in principle with an offer (subject to valuation) the same or next day.



## Great Service

You will enjoy clear communication and helpful assistance every step of the way.







# Repaying your loan from Platinum Mortgage Securities.



## One Easy Monthly Payment

Loan interest is usually paid in monthly installments over the term of the loan, via direct debit.



## Want to repay your loan early?

You can repay in part or in full early at any time with no penalties (minimum loan terms apply). Call or email us for payout figures which will include loan principal and interest pro-rata to the date of settlement.



## Need another loan?

An interesting fact - one in three of our borrowers is a repeat borrower. As long as you have met the terms of your previous loans, you are likely to be able to borrow from Platinum Mortgage Securities again!





## Contact us:

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