

# Product Guide

October 2024



IMPORTANT NOTICE: The following is provided as a guide only. Terms for each loan will depend on a combination of factors including, but not limited to, property location and type, loan amount, valuation confidence, and borrower credentials.

<b>Borrowers<sup>1</sup></b>	Corporate borrowers (including special purposes entities)
<b>Sponsors</b>	Sponsors are typically builders/developers and business owners
<b>Loan Amount</b>	Range guide \$500k to \$3.5m
<b>Maximum LVR<sup>2</sup></b>	<ul style="list-style-type: none"><li>• Residential.....up to 75%</li><li>• Land.....up to 65%</li></ul>
<b>Eligible Security</b>	<ul style="list-style-type: none"><li>• Residential (improved and land only)</li><li>• Development sites</li><li>• Selective commercial property (case-by-case basis)</li></ul>
<b>Security Locations</b>	Metropolitan or surrounding areas in major regional centres located on: <ul style="list-style-type: none"><li>• the eastern seaboard of <b>Australia</b>; and</li><li>• across <b>New Zealand</b></li></ul>
<b>Loan Purpose<sup>3</sup></b>	<ul style="list-style-type: none"><li>• Property acquisition (bridge to construction financing, refinancing or sale)</li><li>• Debt refinancing</li><li>• Land banking</li><li>• Residual stock management</li><li>• Equity release</li><li>• Business investment</li><li>• Working capital</li><li>• Tax debts</li></ul>
<b>Term</b>	3 months to 24 months
<b>Exit Strategy</b>	Clearly defined exit strategy
<b>Product</b>	<ul style="list-style-type: none"><li>• First mortgages</li><li>• Second mortgages (behind commercial banks with low LVRs)</li><li>• Complex cross-jurisdiction, multiple security structures</li><li>• Non-coded loans only</li><li>• Fast settlement / low docs</li><li>• Digital signing</li></ul>
<b>Interest Payment</b>	Pre-paid in advance for the term of the loan or quarterly in advance
<b>Main Documentation</b>	<ul style="list-style-type: none"><li>• Valuation (typically instructed by Quay Capital)</li><li>• Directors guarantees</li><li>• Statement of Assets &amp; Liabilities</li><li>• Borrower and Director ID</li></ul>

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<sup>1</sup> Non-coded loans only

<sup>2</sup> LVR's outside this range may be considered on a case-by-case basis

<sup>3</sup> Other loan purposes may be considered on a case-by-case basis