



Asset Finance Product Guide

May 14



STREAMLINE

- ✓ No bank statements or deposit required
- ✓ No age caps on cat. A & B assets up to \$50k
- ✓ No deposit required for non-homeowners
- ✓ Fast turnarounds

Low Doc Matrix

\$10,000 to \$150,000 excl. brokerage

ABN & GST*	2 yrs
Minimum credit score	550
Comparable credit**	Yes (non-homeowners <u>only</u>)
Age of asset end of term	No cap <\$50,000. 20 years >\$50,000. Trailers - no cap

*No GST requirement up to \$30k, 6 mths GST required \$30k-\$50k

**Comparable credit must be evidenced and should not include revolving credit facilities such as credit cards. Mortgages are considered comparable credit. Paid-out credit can be accepted if it can be evidenced in a statement within the last 12 months

Base Rates

	\$10,000 - \$50,000	\$50,001 - \$150,000
Motor Vehicles*	9.25%	8.80%
Other A Assets	10.25%	8.99%
B Assets	11.25%	9.99%

*Motor vehicles include Cars, Utes, SUVs and Vans

Tertiary assets considered at Azora's discretion (max age of asset at end of term is 10 yrs)

Interest Rate Add Ons

Asset age at end of term	>10 yrs 1%, >15 yrs 2%, >20 yrs 4.5%
Private sale	1%
Non-homeowner	1.75% (<u>no</u> deposit required)
GST registration <2 years or no GST registration	1%

Brokerage

\$10,000 to \$80,000	Max brokerage 10%. Add 0.5% for every 1% brokerage charged above 4%
\$80,001 to \$150,000	Max brokerage 8%. Add 0.5% for every 1% brokerage charged above 4%

Kickstart



6-24 mth ABN



No GST registration required



No age caps on cat. A & B assets



Bank statements required

Lite Doc Eligibility

\$10,000 to \$50,000 excl. brokerage

ABN	6 - 24 mths
GST registered	No
Time in industry	2 yrs
Min. credit score	550
Comparable credit*	Yes (non-homeowners only)
Defaults	No
Asset category	A, B
Age of asset end of term	No cap
Bank statements	Yes (6 mths)
Deposit	Up to 20%

*Comparable credit must be evidenced and should not include revolving credit facilities such as credit cards. Mortgages are considered comparable credit. Paid-out credit can be accepted if it can be evidenced in a statement within the last 12 months.

Base Interest Rate

\$10,000 - \$50,000

Motor Vehicles* 12.75%

Other A & B Assets 13.25%

*Motor vehicles include Cars, Utes, SUVs and Vans

Interest Rate Add Ons

Asset age at end of term >10 yrs 1%, >15 yrs 2%, >20 yrs 4.5%

Private sale 1%

Non-homeowner 1.75%

Brokerage

\$10,000 to \$50,000

Max brokerage 10%. Add 0.5% for every 1% brokerage charged above 4%



Asset Categories

Category A

Motor Vehicles	<i>E.g Cars, Utes, SUVs and Vans</i>
Motorcycles	<i>E.g Delivery Motorcycles</i>
Light Commercial Vehicles ≤ 4.5 Tonnes	<i>E.g Mini Bus</i>
Heavy Commercial Vehicles > 4.5 Tonnes	<i>E.g Large Buses, Coaches</i>
Trucks ≤ 4.5 Tonnes	<i>E.g Small Delivery Trucks</i>
Trucks >4.5 Tonnes	<i>E.g Semi-trailers, Flatbed Trucks</i>
Trailers	<i>E.g Enclosed Trailers, Flatbed Trailers</i>
Yellow Goods	<i>E.g. Construction, Earthmoving, Agriculture</i>

Category B

Other Wheels & Tracks	<i>E.g. Material Handling, Commercial Mowing</i>
Non-Wheeled Assets	<i>E.g. Non-Wheeled Construction & Earthmoving, Plant & Equipment, Manufacturing, Woodworking & Metalworking, Mechanical, Medical</i>

Tertiary assets considered at Azora's discretion (max age of asset at end of term is 10 yrs)

Brokerage

\$10,000 to \$80,000	Max brokerage 10%. Add 0.5% for every 1% brokerage charged above 4%
\$80,001 to \$150,000	Max brokerage 8%. Add 0.5% for every 1% brokerage charged above 4%

Fees

Application fee (payable on settlement)	\$550 (Dealer/Auction) \$750 (Private Sale)
---------------------------------------------------	---------------------------------------------

Mthly account keeping fee	\$8
----------------------------------	-----

Total Customer Exposure

Streamline	\$150,000 (up to \$250,000 for returning Azora customers who have maintained good conduct on an existing Azora loan for at least 12 mths)
-------------------	-------------------------------------------------------------------------------------------------------------------------------------------

Kickstart	\$50,000
------------------	----------

Our Team

Lindsay Cooke	State Manager -NSW, ACT lcooke@azora.com.au 0433 626 499
Gary Harpur	State Manager - QLD, NT gharpur@azora.com.au 0407 599 765
Spencer Mitchell	State Manager - Vic, SA, WA, Tas smitchell@azora.com.au 0451 897 736
Elizabeth Taylor	Broker Account Manager - NSW, ACT etaylor@azora.com.au 02 9090 4466
Tanya White	Broker Account Manager - QLD, NT twhite@azora.com.au 07 3132 2849
Rumesh Gokarella	Broker Account Manager - VIC, SA, WA, TAS rgokarella@azora.com.au 03 9089 2374
Broker Support	brokersupport@azora.com.au 02 9293 6160
Applications	afapplications@azora.com.au
Settlements:	afsettlements@azora.com.au