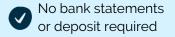
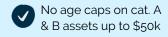
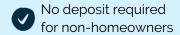
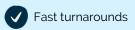


STREAMLINE









Low Doc Matrix

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

ABN & GST* 2 yrs

Minimum credit score 550

Comparable credit** Yes (non-homeowners only)

No cap <\$50,000. 20 years >\$50,000. Trailers - no cap Age of asset end of term

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 Van | IS | |

Interest Rate Add Ons

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

Private sale

1.75% (no deposit required) Non-homeowner

GST registration <2 years or no GST registration 1%

Brokerage

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

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



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

[&]quot;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

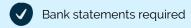
Tertiary assets considered at Azora's discretion (max age of asset at end of term is 10 yrs)











Lite Doc Eligibiltiy

\$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%

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%



^{*}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.

Asset Categories

Category A

Motor Vehicles E.g Cars, Utes, SUVs and Vans Motorcycles E.g Delivery Motorcycles

Light Commercial Vehicles ≤ 4.5 Tonnes E.g Mini Bus

Heavy Commercial Vehicles > 4.5 Tonnes E.g Large Buses, Coaches Trucks ≤ 4.5 Tonnes E.g Small Delivery Trucks

Trucks >4.5 Tonnes E.g Semi-trailers, Flatbed Trucks **Trailers** E.g Enclosed Trailers, Flatbed Trailers

Yellow Goods E.g. Construction, Earthmoving, Agriculture

Category B

Other Wheels & Tracks E.g. Material Handling, Commercial Mowing

Non-Wheeled Assets E.g. Non-Wheeled Construction & Earthmoving, Plant &

Equipment, Manufacturing, Woodworking & Metalworking,

Mechanical, Medical

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 \$550 (Dealer/Auction) \$750 (Private Sale) (påyable on settlement)

Total Customer Exposure

Mthly account keeping fee

\$150,000 (up to \$250,000 for returning Azora customers who have **Streamline**

maintained good conduct on an existing Azora loan for at least 12 mths)

\$8

Kickstart \$50,000

Our Team

Lindsay Cooke State Manager - NSW, ACT | lcooke@azora.com.au | 0433 626 499

State Manager - QLD, NT | gharpur@azora.com.au | 0407 599 765 **Gary Harpur** State Manager - Vic, SA, WA, Tas | smitchell@azora.com.au | 0451 897 736

Spencer Mitchell Elizabeth Taylor Broker Account Manager - NSW, ACT | etaylor@azora.com.au | 02 9090 4466

Broker Account Manager - QLD, NT | twhite@azora.com.au | 07 3132 2849 **Tanva White**

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

