

PRODUCT SUMMARY

ABOUT US

Interim Finance has developed the reputation as the leading provider of secured short-term finance in Australia. We specialise in providing swift short-term funding to companies, SMEs and individuals who need to capitalise on opportunities or meet pressing debt obligations.

WHY INTERIM FINANCE?

- Best-in-market rates
- Flexible product offering and delivery
- Reputable, reliable and compliant lending

WHO ARE OUR CUSTOMERS?

Finance Brokers, Accountants, Financial Planners and Advisors

WHO ARE OUR BORROWERS?

Interim Finance has the licenses to write both non-code (business) and code (consumers) short-term loans. As such, borrowers are usually:

- SMEs
- Individuals
- Sole traders
- Partnerships
- Companies
- Trusts

WHAT DO BORROWERS TYPICALLY APPLY FOR?

A strong portion of short-term lending applicants are SMEs. Common loan purposes include:

- Payments to creditors, business expenses, ATO/ BAS assistance and purchase stock
- Business investment or expansion, refinancing, joint ventures and purchase of real estate

WHERE DO WE LEND?

- **Metropolitan:** Sydney, Melbourne, Brisbane and Adelaide
- **Non-metropolitan:** Sydney and Melbourne (LVR reduced considerably in these localities)

WHAT DO WE LEND ON?

Residential, commercial, retail, industrial and vacant land

WHAT ARE THE LOAN TERMS?

2 – 24 months

WHAT ARE THE LVRS?

- **1st mortgage:** up to 70%
- **Caveat/ 2nd mortgage:** up to 70-75%

WHAT ARE THE INTEREST RATES?

- **1st mortgage:** from 10.95% p.a.
- **Caveat/ 2nd mortgage:** 15.95% p.a.

WHAT ARE THE FEES?

- **Establishment fee:** 1% of the loan amount
- **Legal fee:** from \$770
- **Valuation fee:** from \$440

HOW MUCH CAN BE BORROWED?

- **1st mortgage:** from \$50K – \$2M
- **Caveat/ 2nd mortgage:** \$50K – \$500K

WHAT IS THE STANDARD TURNAROUND TIME?

5-7 business days

WHO DO I CONTACT?

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