

SILC CREDIT FUND

Borrower Information Sheet

The SILC Credit Fund is a specialist alternative lending fund that provides borrowers with access to commercial lending solutions, also providing a range of flexible funding options and solutions designed to help you meet your commercial funding needs.

AT A GLANCE

Loan amount	Minimum \$250,000
Loan term	Minimum 3 months
Repayment type	Monthly or capitalised
Loan to Value Ratio	Refer to acceptable LVRs below
Fees and charges	Fees are advised and agreed upfront

SECURITY:

All Loans must be secured by either or a combination of:

- First ranking registered mortgages
- Second ranking registered mortgages, or
- Second ranking unregistered mortgages, supported by a registered caveat

Formal valuation of security property will be required as part of the credit assessment process.

1 Debt Structuring & Consolidation
Refinancing of an existing commercial loan, bridging finance, mezzanine finance and consolidation of existing debt

2 Property Development Funding
Funding for development and/or construction of commercial and/or residential developments

3 Equity Release
Release of equity/cash out for business or investment purposes

4 Other Commercial Purposes
Other business related expenses such as payment of ATO debts

LOAN PURPOSE:

Loans must be used for commercial/business and investment purposes only. Loans cannot be used for consumer purposes (for example, purchase / construction of principal place of residence).

CONTACT US

For more information on applying for a loan, contact us on +61 9600 2828 or loans@silcgroup.com.au



TYPICAL LOAN TO VALUE RATIOS:

The Loan to Value Ratio (LVR) acceptable for a loan will vary depending on the loan type, the purpose of the loan, the borrower and the type of security offered.

The table below is a guide for the typical LVRs by security type, however, other forms of security and higher LVRs may be considered on a case by case basis.

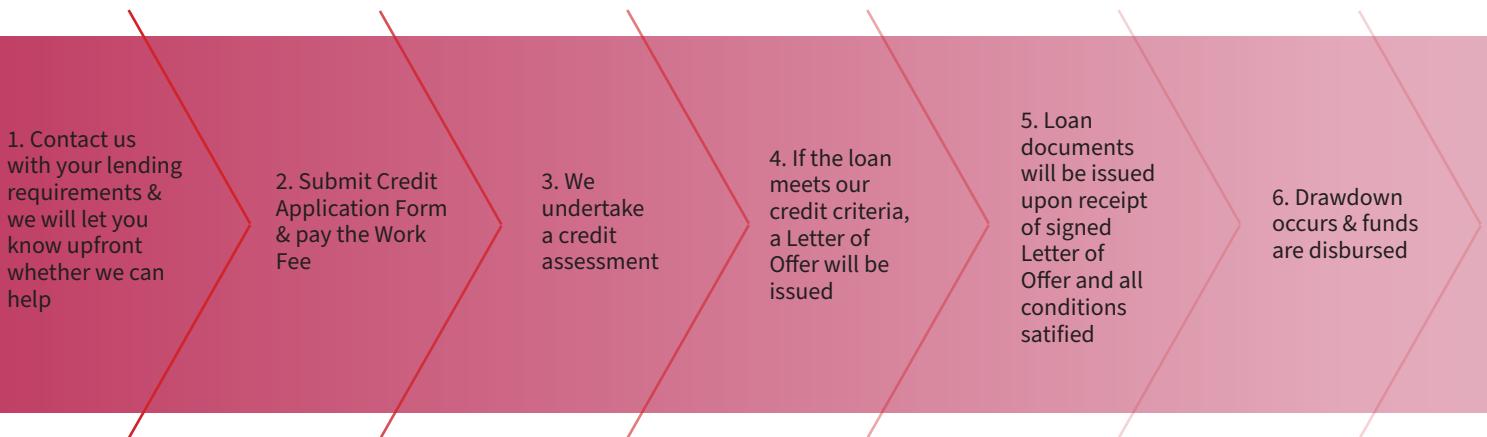
Security	Maximum LVR
Established residential dwelling	85%
Vacant land - residential <= 2 ha	60%
Property under construction/significant renovation	75%
Commercially zoned properties	75%

WHY SILC CREDIT FUND?

- Competitive interest rates
- Fast loan approval turnaround
- Flexible loan structure
- Clear and concise loan offer information provided to enable you to make an informed decision
- We can help you find the right funding solutions

HOW TO BORROW

One of our key objectives is to build long term, mutually beneficial relationships with our borrowers. We understand that each borrower's needs and circumstances are different and as such, we will always take the time to understand your unique circumstances so that we can deliver a tailored funding solution.



Please note that all loans will be subject to SILC Credit Fund's credit assessment and approval.

Contact Us

For more information on applying for a loan, contact us on +61 9600 2828 or email us at loans@silcgroup.com.au or visit our website at www.silcgroup.com.au

For a copy of our Credit Application Form, please visit our website: www.silcgroup.com.au