

Prime Profiles: Understanding the typical Prime customer

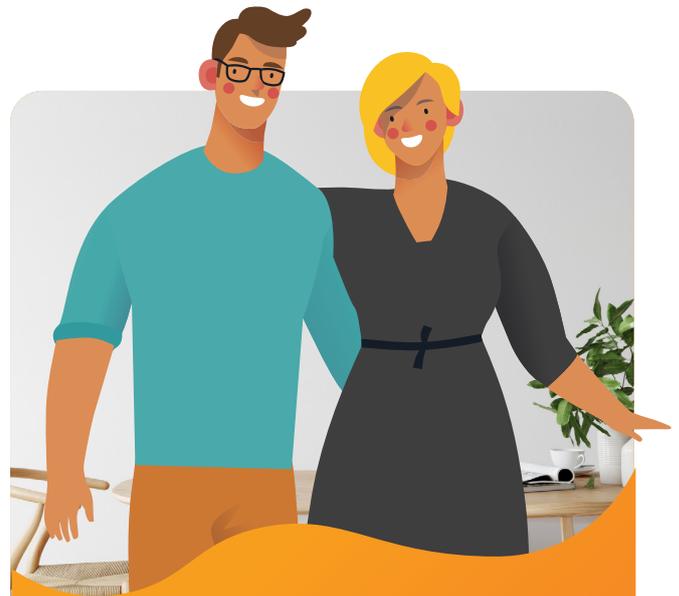
We partner exclusively with brokers to help all kinds of Aussie SMEs access **Fast, Simple, Loans**. Find four of our typical Prime customers inside.

No matter the problem - our team can help find a unique **commercial loan solution** to suit the financial needs of your clients. Call our Broker Hotline: **1300 766 076** or visit: primecapital.com



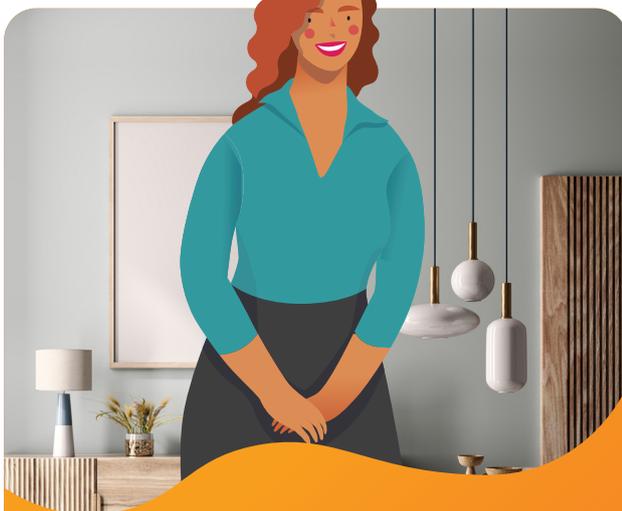
Mr Successful

Looking to expand his business



The Self-Employed Professionals

Wanting an investment property



Ms Just Starting Out

Lacking working capital



The Crafty Family

Needing a helping hand

Meet Mr Successful



The scenario

The owner of a highly profitable taxi company couldn't wait to expand his business!

In order to do so, Mr Successful needed cashout so he could buy more vehicles.

While Mr Successful did have income from multiple sources; for example the drivers who rent his taxis, and share investments, there was a problem...

Mr Successful didn't want to deal with the long processes and requirement hassles from the banks.



The Prime Capital Solution



Because we don't require financials, Mr Successful was able to self-declare his income.

We used his unencumbered commercial warehouse as security for a \$1.2M cash out on Business Basics in just 9 days.

Key Deal Features



Security value:
\$2,000,000

Security type:
Metro commercial

Loan amount:
\$1,200,000

LVR: **60%**

Loan term: **3 years**

Prime Capital Product



Business Basics

Offers fast, flexible solutions so SMEs just like Mr Successful can get back to business.

Loans from **\$250k to \$5M**

Terms up to **3 years**

LVR up to **70%**

Let us help your clients too, with Fast, Simple, Loans.

Contact our Prime Capital team today!

Meet The Self-Employed Professionals

The scenario

This couple purchased an investment property using an approval from one of the big 4 banks.

They thought they were well on their way to living the dream... except, the loan approval expired before they could settle. During the process, interest rates changed, and the bank was unable to proceed without updated financials.



The Prime Capital Solution



With just a 2 hour approval time, we sprang into action. Since the couple had their own ACNs, we could help them purchase the resi property with a commercial loan.

We used accountant-certified income to settle a Business Basics30 loan within the settlement deadline.

Key Deal Features



Security value:
\$1,600,000

Security type:
Metro residential

Loan amount:
\$1,120,000

LVR: **70%**

Loan term: **30 years**

Prime Capital Product



Business Basics30

Offers lo doc, long-term loan solutions for business people just like The Self-Employed Professionals, so their investment property dreams can come true.

Loans from **\$250k to \$3M**

Terms up to **30 years**

LVR up to **70%**

Let us help your clients too, with Fast, Simple, Loans.

Contact our Prime Capital team today!

Meet Ms Just Starting Out



The scenario

After a long career in operations, she wished she could be her own boss.

Ms Just Starting Out thought about what she wanted in a business, did some research, and found the perfect opportunity - an established furniture store.

She needed a loan for the store purchase and also to clear some aged debt. Unfortunately, she was unable to get approved due to her new ACN status.



The Prime Capital Solution



We used the equity in her existing investment apartment for a refinance with cash out on our Basics1+ product.

This granted Ms Just Starting Out the opportunity to purchase the store and clear her debts. Plus, the choice to either rollover with Prime after 12 months, or refinance to another bank once her ACN was better established.

Key Deal Features



Security value:
\$1,000,000

Security type:
Metro residential

Loan amount:
\$650,000

LVR: **65%**

Loan term: **1 year**

Prime Capital Product



Business Basics1+

A 1-year product with flexible loan terms and the option to extend for an additional 12 months. This is the perfect product for new SMEs just like Ms Just Starting Out.

Loans from **\$250k to \$5M**

Terms up to **3 years**

LVR up to **70%**

Let us help your clients too, with Fast, Simple, Loans.

Contact our Prime Capital team today!

Meet The Crafty Family



The scenario

A suburban couple with kids owned a successful online crafting business, but decided they wanted to make a tree change.

They found a wonderful home in a lovely regional community, and the property met all their business needs.

There was one obstacle standing in The Crafty Family's way, their bank wouldn't help because of concerns about how the business would thrive transitioning from the city to the countryside.



The Prime Capital Solution



Our 1-day approval and seamless process made it possible for them to secure a \$585,000 lo doc loan.

The family were able to relocate their business to their dream property in just over a month.

Key Deal Features



Security value:
\$900,000

Security type:
Regional residential

Loan amount: **\$495,000**

LVR: **55%**

Loan term: **3 years**

Prime Capital Product



Business Booster

Offers lo doc and self-certified income solutions for growing SMEs and active property investors, just like The Crafty Family.

Loans from **\$250k to \$10M**

Terms up to **3 years**

LVR up to **70%**

Let us help your clients too, with Fast, Simple, Loans.

Contact our Prime Capital team today!

Contact us!



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For broker support

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OWN TOMORROW

