

## Debt Arrangement Services

Cashel Family Office is able to arrange financing for clients from over 40 Australian banking and non-banking institutions together with international private and public lending institutions.

### Debt Requires Ongoing Review

Debt is not a set and forget exercise, especially in changing market conditions. Cashel works with clients to review debt arrangements to optimise the features, flexibility, term and pricing of the loan.

### Outcome Focused

Cashel differs from a banking institution in that we are driven to deliver an outcome for clients, not to sell products. We have decades of experience within some of the very institutions who may be lending to you. Cashel works with clients in the context of their total wealth protection and generation goals to arrange, structure and negotiate debt from multiple sources.

### Selecting the Right Product

Cashel works with clients to finance various requirements, using different products (such as):

- Personal Finance
- Car and Equipment Loans
- Margin Loans
- Residential Home Loans
- Commercial Property Loans
- Development Financing
- Overdraft Facilities
- Business Loans
- Invoice Finance
- Acquisition Finance
- Structured Finance Products
- Mezzanine and Subordinated Loans
- Unsecured Loans
- Private Loans

### Why Cashel?

Cashel is a privately owned multi-family office and corporate advisor with no bank alignment. We are uniquely positioned to work for the best outcomes of you, the client.

Structuring the Right Outcome Interest rates are only one element of what the right debt package may include. Cashel works with clients to structure debt facilities to take into account the recourse to the borrower, tax treatment, flexibility and repayment options. Combining this with the total Cashel Family

Office offering enables Cashel to provide a holistic approach wealth protection and generation.

Domestic Banking Alternatives Cashel can source debt products from over 40 domestic providers. This includes (but not limited to):

- ANZ
- Commonwealth Bank
- National Australia Bank
- Westpac
- Bank of Melbourne
- HSBC
- Bank of Queensland
- ING Bank
- Bendigo Bank
- Macquarie Bank
- Suncorp
- Pepper
- Scottish Pacific

### Investment Bank and Alternative Financiers

Together with domestic financial institutional, Cashel works with a range of non-bank domestic and international financiers that include:

- La Trobe
- Citibank
- Morgan Stanley
- Nomura
- UOB
- Credit Suisse
- Arab Bank
- MyState
- Peer-to-Peer Financiers
- Liberty
- Firstmac
- Bank of America

### Contact Details

If you have any queries regarding Cashel Family Office Services please use the following contact details:

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